SERFF Tracking #: ACEH-132148585 State Tracking #:

Company Tracking #: 19-GL-2017532

State: District of Columbia Filing Company: ACE American Insurance Company

TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0022 Other

Product Name: 19-GL-2017532

Project Name/Number: Product Recall Refile/19-GL-2017532

Filing at a Glance

Company: ACE American Insurance Company

Product Name: 19-GL-2017532
State: District of Columbia

TOI: 17.0 Other Liability-Occ/Claims Made

Sub-TOI: 17.0022 Other Filing Type: Rate/Rule Date Submitted: 11/12/2019

SERFF Tr Num: ACEH-132148585 SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: 19-GL-2017532

Effective Date On Approval

Requested (New):

Effective Date On Approval

Requested (Renewal):

Author(s): Jonathan Little, James Leung

Reviewer(s):

Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

SERFF Tracking #: ACEH-132148585 State Tracking #: Company Tracking #: 19-GL-2017532

State: District of Columbia Filing Company: ACE American Insurance Company

TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0022 Other

Product Name: 19-GL-2017532

Project Name/Number: Product Recall Refile/19-GL-2017532

General Information

Project Name: Product Recall Refile Status of Filing in Domicile:
Project Number: 19-GL-2017532 Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 11/12/2019

State Status Changed: Deemer Date:

Created By: James Leung Submitted By: James Leung

Corresponding Filing Tracking Number:

Filing Description:

Earlier this year, we filed our new Chubb Recall Plus Product Recall program, which offers both first and third party coverage, protecting the Insured's balance sheet and business by reimbursing them for financial loss (recall costs, business interruption, replacement costs, extra expenses, rehabilitation expenses) resulting from an insured event.

In response to objections received on that filing, several changes were made to the coverage forms, declarations and rating plans. In addition, we are withdrawing the Basic and Standard versions of the coverage forms and will only offer the Enhanced, though it has been renamed to remove the 'enhanced' reference. Redline copies of all revised forms and rating plans are attached.

Company and Contact

Filing Contact Information

James Leung, Product Analyst James.Leung@Chubb.com 436 Walnut Street 215-640-4704 [Phone]

Philadelphia, PA 19106

Filing Company Information

ACE American Insurance CoCode: 22667 State of Domicile: Company Group Code: 626 Pennsylvania

PO Box 1000 Group Name: Chubb Company Type: Stock 436 Walnut Street FEIN Number: 95-2371728 State ID Number:

Philadelphia, PA 19106 (215) 640-1811 ext. [Phone]

Filing Fees

Fee Required? No Retaliatory? No

Fee Explanation:

SERFF Tracking #: ACEH-132148585 State Tracking #: 19-GL-2017532

State: District of Columbia Filing Company: ACE American Insurance Company

TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0022 Other

Product Name: 19-GL-2017532

Project Name/Number: Product Recall Refile/19-GL-2017532

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking #: ACEH-132148585 State Tracking #: Company Tracking #: 19-GL-2017532

State: District of Columbia Filing Company: ACE American Insurance Company

TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0022 Other

Product Name: 19-GL-2017532

Project Name/Number: Product Recall Refile/19-GL-2017532

Rate/Rule Schedule

Item	Schedule Item				Previous State	
No.	Status	Exhibit Name	Rule # or Page #	Rate Action	Filing Number	Attachments
1		Exhibit A: Component Parts Coverage Hazard Group		Replacement	ACEH-131865205	Ex A - Component Parts Hazard Grp - Rev 10-19.pdf
2		Exhibit B: Consumer Goods Coverage Hazard Group		Replacement	ACEH-131865205	Ex B - Consumer Goods Hazard Grp - Rev 10-19.pdf
3		Exhibit C: Consumable Products Coverage Hazard Groups		Replacement	ACEH-131865205	Ex C - Consumable Prods Hazard Grp - Rev 10-19.pdf
4		Chubb Recall Plus Rating Plan		Replacement	ACEH-131865205	Product Recall Rating Plan - Rev 10-19.pdf
5		Table 1: Component Parts Coverage Base Premiums - Green		Replacement	ACEH-131865205	Tbl 1 - Component Parts Base Prem - Green - Rev 10- 19.pdf
6		Table 2: Component Parts Coverage Base Premiums - Yellow		Replacement	ACEH-131865205	Tbl 2 - Component Parts Base Prem - Yellow - Rev 10- 19.pdf
7		Table 3: Consumer Goods Coverage Base Premiums - Green		Replacement	ACEH-131865205	Tbl 3 - Consumer Goods Base Prem - Green - Rev 10- 19.pdf
8		Table 4: Consumer Goods Coverage Base Premiums - Yellow		Replacement	ACEH-131865205	Tbl 4 - Consumer Goods Base Prem - Yellow - Rev 10- 19.pdf
9		Table 5: Consumable Products Coverage Base Premiums - Green		Replacement	ACEH-131865205	Tbl 5 - Consumable Prods Base Prem - Green - Rev 10- 19.pdf

Exhibit A: Component Parts Coverage Hazard Group

SIC		Hazard
Code	SIC Description	Grade
2211	Broadwoven Fabric Mills, Cotton-Broadwoven fabric mills	Green
2221	Broadwoven Fabric Mills, Manmade-Broadwoven fabric mills	Green
2231	Broadwoven fabric mills, wool-Broadwoven fabric mills	Green
2231	Broadwoven Fabric Mills, Wool-Textile and fabric finishing mills	Green
	Broadwoven fabrics mills, wool-Textile and fabric finishing mills	Green
2241	Narrow fabric mills-Narrow fabric mills and schiffli embroidery	Green
2257	Weft knit fabric mills-Knit fabric mills	Green
2257	Weft knit fabric mills-Textile and fabric finishing mills	Green
2258	Lace and wrap knit fabric mills-Knit fabric mills	Green
2258	Lace and wrap knit fabric mills-Textile and fabric finishing mills	Green
2261	Finishing plants, cotton-Textile and fabric finishing mills	Green
2262	Finishing plants, manmade-Textile and fabric finishing mills	Green
2269	Finishing plants, Nec-Textile and fabric finishing mills	Green
2281	Yarn spinning mills-Fiber, yarn, and thread mills	Green
2282	Throwing and winding mills-Fiber, yarn, and thread mills	Green
2284	Thread mills-Fiber, yarn, and thread mills	Green
2284	Thread Mills-Textile and fabric finishing mills	Green
2295	Coated Fabrics, Not Rubberized-Fabric coating mills	Green
2298	Cordage and twine-Fiber, yarn, and thread mills	Green
2298	Cordage and Twine-Rope, twine, tire cord and tire fabric mills	Green
2299	Textile Goods, Nec-All other miscellaneous textile product mills	Green
2299	Textile goods, Nec-Broadwoven fabric mills	Green
2299	Textile goods, Nec-Fiber, yarn, and thread mills	Green
2299	Textile goods, Nec-Narrow fabric mills and schiffli embroidery	Green
2299	Textile goods, Nec-Nonwoven fabric mills	Green
2299	Textile Goods, Nec-Textile and fabric finishing mills	Green
2395	Pleating and Stitching-All other miscellaneous textile product mills	Green
2395	Pleating and Stitching-All other miscellaneous textile product mills	Green
2395	Pleating and Stitching-Cut and sew apparel contractors	Green
2396	Automotive and Apparel Trimmings-Accessories and other apparel manufacturing	Green
2396	Automotive and Apparel Trimmings-All other miscellaneous textile product mills	Green
2396	Automotive and Apparel Trimmings-Commercial screen printing	Green
2396	Automotive and Apparel Trimmings-Cut and sew apparel contractors	Green
2396	Automotive and Apparel Trimmings-Motor vehicle seating and interior trim mfg.	Green
2397	Schiffli machine embroideries-Narrow fabric mills and schiffli embroidery	Green
2399	Fabricated Textile Products, Nec-Accessories and other apparel manufacturing	Green
2399	Fabricated Textile Products, Nec-All other miscellaneous textile product mills	Green
2399	Fabricated Textile Products, Nec-Cut and sew apparel contractors	Green
2399	Fabricated Textile Products, Nec-Motor vehicle seating and interior trim mfg.	Green
2411	Logging-Logging	Green
2411	Logging-Logging	Green
2421	Sawmills and Planing Mills, General-Cut stock, resawing lumber, and planing	Green
	Sawmills and Planing Mills, General-Miscellaneous wood product manufacturing	Green
2421	Sawmills and Planing Mills, General-Other millwork, including flooring	Green

SIC		Hazard
Code	SIC Description	Grade
2421	Sawmills and Planing Mills, General-Sawmills	Green
	Sawmills and Planing Mills, General-Wood container and pallet manufacturing	Green
2426	Hardwood Dimension and Flooring Mills-Cut stock, resawing lumber, and planing	Green
2426	Hardwood Dimension and Flooring Mills-Other millwork, including flooring	Green
2426	Hardwood Dimension and Flooring Mills-Sawmills	Green
2426	Hardwood Dimension and Flooring Mills-Showcases, partitions, shelving, and lockers	Green
2439	Structural Wood Members, Nec-Engineered wood member manufacturing	Green
2439	Structural Wood Members, Nec-Truss manufacturing	Green
2441	Nailed Wood Boxes and Shook-Wood container and pallet manufacturing	Green
2448	Wood Pallets and Skids-Wood container and pallet manufacturing	Green
2449	Wood Containers, Nec-Wood container and pallet manufacturing	Green
2451	Mobile Homes-Manufactured home, mobile home, manufacturing	Green
2452	Prefabricated Wood Buildings-Prefebricated wood building manufacturing	Green
2491	Wood preserving-Wood preservation	Green
2499	Wood Products, Nec-AC, refrigeration, and forced air heating	Green
2499	Wood Products, Nec-All other miscellaneous manufacturing	Green
2499	Wood Products, Nec-Household furniture, exc. wood or metal, mfg.	Green
2499	Wood Products, Nec-Miscellaneous wood product manufacturing	Green
2499	Wood Products, Nec-Surgical appliance and supplies manufacturing	Green
2499	Wood Products, Nec-Wood container and pallet manufacturing	Green
2531	Public Building and Related Furniture-Motor vehicle seating and interior trim mfg.	Green
2611	Pulp Mills-Newsprint mills	Green
2611	Pulp Mills-Paper, except newsprint, mills	Green
2611	Pulp Mills-Paperboard mills	Green
2611	Pulp Mills-Pulp mills	Green
2621	Paper Mills-Newsprint mills	Green
2621	Paper Mills-Paper, except newsprint, mills	Green
2631	Paperboard Mills-Paperboard mills	Green
2652	Setup Paperboard Boxes-Other paperboard container manufacturing	Green
2653	Corrugated and Solid Fiber Boxes-Corrugated and solid fiber box manufacturing	Green
2655	Fiber Cans, Drums, and Similar Products-Other paperboard container manufacturing	Green
2656	Sanitary Food Containers-Other paperboard container manufacturing	Yellow
2657	Folding Paperboard Boxes-Folding paperboard box manufacturing	Green
2671	Paper; Coated and Laminated Packaging-Paper bag and coated and treated paper mfg.	Green
2671	Paper; Coated and Laminated Packaging-Plastics packaging film and sheet mfg.	Green
2672	Paper; Coated and Laminated, Nec-Paper bag and coated and treated paper mfg.	Green
2673	Bags: Plastic, Laminated, and Coated-Paper bag and coated and treated paper mfg.	Green
2673	Bags: Plastic, Laminated, and Coated-Plastics bag and pouch manufacturing	Green
2674	Bags: Uncoated Paper and Multiwall-Paper bag and coated and treated paper mfg.	Green

SIC		Hazard
Code	SIC Description	Grade
2675	Die-cut Paper and Board-All other converted paper product mfg.	Green
2675	Die-cut Paper and Board-Paper bag and coated and treated paper mfg.	Green
2675	Die-cut Paper and Board-Stationery product manufacturing	Green
2679	Converted Paper Products, Nec-All other converted paper product mfg.	Green
2679	Converted Paper Products, Nec-Corrugated and solid fiber box manufacturing	Green
2679	Converted Paper Products, Nec-Paper bag and coated and treated paper mfg.	Green
2679	Converted Paper Products, Nec-Stationery product manufacturing	Green
2752	Commercial Printing, Lithographic-Commercial printing, except screen and books	Green
2754	Commercial Printing, Gravure-Commercial printing, except screen and books	Green
2759	Commercial Printing, Nec-Commercial screen printing	Green
2789	Bookbinding and Related Work-Support activities for printing	Green
2791	Typesetting-Support activities for printing	Green
2796	Platemaking Services-Support activities for printing	Green
2812	Alkalies and Chlorine-Other basic inorganic chemical manufacturing	Yellow
2813	Industrial Gases-Industrial gas manufacturing	Green
2816	Inorganic Pigments-Other basic inorganic chemical manufacturing	Green
2816	Inorganic Pigments-Synthetic dye and pigment manufacturing	Green
2819	Industrial Inorganic Chemicals, Nec-Alumina refining, primary aluminum production	Green
2819	Industrial Inorganic Chemicals, Nec-Other basic inorganic chemical manufacturing	Green
2819	Industrial Inorganic Chemicals, Nec-Other miscellaneous chemical product mfg.	Green
2819	Industrial Inorganic Chemicals, Nec-Synthetic dye and pigment manufacturing	Green
2821	Plastics Materials and Resins-Plastics material and resin manufacturing	Green
	Synthetic Rubber-Synthetic rubber manufacturing	Green
2823	Cellulosic Manmade Fibers-Artificial fibers and filaments manufacturing	Green
2824	Organic Fibers, Noncellulosic-Artificial fibers and filaments manufacturing	Green
	Surface Active Agents-Surface active agent manufacturing	Green
	Paints and Allied Products-Paint and coating manufacturing	Yellow
2861	Gum and wood chemicals-Cyclic crude, intermediate, wood chemical mfg.	Green
2865	Cyclic Crudes and Intermediates-Cyclic crude, intermediate, wood chemical mfg.	Green
2865	Cyclic Crudes and Intermediates-Petrochemical manufacturing	Green
2865	Cyclic Crudes and Intermediates-Synthetic dye and pigment manufacturing	Green
2869	Industrial Organic Chemicals, Nec-All other basic organic chemical mfg.	Green
2869	Industrial Organic Chemicals, Nec-Cyclic crude, intermediate, wood chemical mfg.	Green
2869	Industrial Organic Chemicals, Nec-Ethyl alcohol manufacturing	Green
2869	Industrial Organic Chemicals, Nec-Industrial gas manufacturing	Green
	Industrial Organic Chemicals, Nec-Other basic inorganic chemical manufacturing	Green
2869	Industrial Organic Chemicals, Nec-Other miscellaneous chemical product mfg.	Green
2869	Industrial Organic Chemicals, Nec-Petrochemical manufacturing	Green
2873	Nitrogenous Fertilizers-Nitrogenous fertilizer manufacturing	Green
2874	Phosphatic Fertilizers-Phosphatic fertilizer manufacturing	Green
2875	Fertilizers, Mixing Only-Fertilizer, mixing only manufacturing	Green
2891	Adhesives and Sealants-Adhesive manufacturing	Green
2893	Printing Ink-Printing ink manufacturing	Green

SIC	CIC Description	Hazard
Code	SIC Description	Grade
2895	Carbon Black-Other basic inorganic chemical manufacturing	Green
2899	Chemical Preparations, Nec-All other basic organic chemical mfg.	Green
2899	Chemical Preparations, Nec-Other miscellaneous chemical product mfg.	Green
2899	Chemical Preparations, Nec-Paint and coating manufacturing	Green
2911	Petroleum Refining-Petroleum refineries	Green
2951	Asphalt Paving Mixtures and Blocks-Asphalt paving mixture and block mfg.	Green
2952	Asphalt Felts and Coatings-Asphalt shingle and coating materials mfg.	Green
2992	Lubricating Oils and Greases-Petroleum lubricating oil and grease mfg.	Green
2999	Petroleum and Coal Products, Nec-All other petroleum and coal products mfg.	Green
3052	Rubber and Plastics Hose and Beltings-Rubber and plastics hose and belting mfg.	Green
3053	Gaskets; Packing and Sealing Devices-Gasket, packing, and sealing device mfg.	Yellow
3061	Mechanical Rubber Goods-All other rubber product manufacturing	Green
3061	Mechanical Rubber Goods-Rubber product mfg. for mechanical use	Green
3069	Fabricated Rubber Products, Nec-Accessories and other apparel manufacturing	Green
3069	Fabricated Rubber Products, Nec-All other plastics product manufacturing	Green
3069	Fabricated Rubber Products, Nec-All other rubber product manufacturing	Green
3069	Fabricated Rubber Products, Nec-Boat building	Green
3069	Fabricated Rubber Products, Nec-Fabric coating mills	Green
3069	Fabricated Rubber Products, Nec-Other cut and sew apparel manufacturing	Green
3069	Fabricated Rubber Products, Nec-Surgical appliance and supplies manufacturing	Green
3069	Fabricated Rubber Products, Nec-Textile bag and canvas mills	Green
3081	Unsupported Plastics Film and Sheet-Nonpackaging plastics film and sheet mfg.	Green
3082	Unsupported Plastics Profile Shapes-Unlaminated plastics profile shape mfg.	Green
3083	Laminated Plastics Plate and Sheet-Laminated plastics plate, sheet, and shapes	Green
3084	Plastics Pipe-Plastics pipe and pipe fitting manufacturing	Green
3085	Plastics Bottles-Plastics bottle manufacturing	Green
3086	Plastics Foam Products-Polystyrene foam product manufacturing	Green
3086	Plastics Foam Products-Urethane and other foam product manufacturing	Green
3088	Plastics Plumbing Fixtures-Plastics plumbing fixture manufacturing	Green
3089	Plastics Products, Nec-All other plastics product manufacturing	Green
3089	Plastics Products, Nec-Boat building	Yellow
3089	Plastics Products, Nec-Plastics pipe and pipe fitting manufacturing	Green
3089	Plastics Products, Nec-Showcases, partitions, shelving, and lockers	Green
3089	Plastics Products, Nec-Surgical appliance and supplies manufacturing	Green
3089	Plastics Products, Nec-Unlaminated plastics profile shape mfg.	Green
3111	Leather tanning and finishing-Leather and hide tanning and finishing	Yellow
	Footwear Cut Stock-All other leather and allied good mfg.	Green
3131	Footwear Cut Stock-Fastener, button, needle, and pin mfg.	Green
	Footwear Cut Stock-Miscellaneous wood product manufacturing	Green
3199	Leather Goods, Nec-All other leather and allied good mfg.	Green
3229	Pressed and Blown Glass, Nec-Other pressed and blown glass and glassware	Green
3231	Products of Purchased Glass-Glass product mfg. made of purchased glass	Green
3241	Cement, Hydraulic-Cement manufacturing	Green
3251	Brick and Structural Clay Tile-Clay building material and refractories mfg	Green

SIC		Hazard
Code	SIC Description	Grade
3251	Brick and Structural Clay Tile-Concrete block and brick manufacturing	Green
3253	Ceramic Wall and Floor Tile-Clay building material and refractories mfg	Green
3255	Clay Refractories-Clay building material and refractories mfg	Green
3259	Structural Clay Products, Nec-Clay building material and refractories mfg	Green
3261	Vitreous Plumbing Fixtures-Pottery, ceramics, and plumbing fixture mfg	Green
3262	Vitreous China Table and Kitchenware-Pottery, ceramics, and plumbing fixture mfg	Green
3263	Semivitreous Table and Kitchenware-Pottery, ceramics, and plumbing fixture mfg	Green
3264	Porcelain Electrical Supplies-Pottery, ceramics, and plumbing fixture mfg	Green
3269	Pottery Products, Nec-Pottery, ceramics, and plumbing fixture mfg	Green
3271	Concrete Block and Brick-Concrete block and brick manufacturing	Green
3272	Concrete Products, Nec-Concrete pipe manufacturing	Green
3272	Concrete Products, Nec-Miscellaneous nonmetallic mineral products	Green
3272	Concrete Products, Nec-Other concrete product manufacturing	Green
3273	Ready-mixed Concrete-Ready-mix concrete manufacturing	Green
3274	Lime-Lime manufacturing	Green
3281	Cut Stone and Stone Products-Cut stone and stone product manufacturing	Green
3291	Abrasive Products-Abrasive product manufacturing	Green
3291	Abrasive Products-Miscellaneous fabricated metal product mfg.	Green
3295	Minerals, Ground or Treated-Ground or treated minerals and earths mfg.	Green
3296	Mineral Wool-Mineral wool manufacturing	Green
3297	Nonclay Refractories-Clay building material and refractories mfg	Green
3299	Nonmetallic Mineral Products,-Gypsum product manufacturing	Green
3299	Nonmetallic Mineral Products,-Miscellaneous nonmetallic mineral products	Green
3299	Nonmetallic Mineral Products,-Pottery, ceramics, and plumbing fixture mfg	Green
3312	Blast Furnaces and Steel Mills-All other petroleum and coal products mfg.	Green
3312	Blast Furnaces and Steel Mills-Iron and steel mills and ferroalloy mfg.	Green
3312	Blast Furnaces and Steel Mills-Rolled steel shape manufacturing	Green
3313	Electrometallurgical Products-Iron and steel mills and ferroalloy mfg.	Green
3315	Steel Wire and Related Products-Other fabricated wire product manufacturing	Green
3315	Steel Wire and Related Products-Steel wire drawing	Green
3316	Cold Finishing of Steel Shapes-Rolled steel shape manufacturing	Green
3317	Steel Pipe and Tubes-Iron, steel pipe and tube from purchase steel	Green
3321	Gray and Ductile Iron Foundries-Iron foundries	Green
3322	Malleable Iron Foundries-Iron foundries	Green
	Steel Investment Foundries-Steel investment foundries	Green
3325	Steel Foundries, Nec-Steel foundries, except investment	Green
3331	Primary Copper-Other nonferrous metal production	Green
3334	Primary Aluminum-Alumina refining, primary aluminum production	Green
3339	Primary Nonferrous Metals, Nec-Other nonferrous metal production	Green
3341	Secondary Nonferrous Metals-Rolled, drawn, extruded, and alloyed copper	Green
3341	Secondary Nonferrous Metals-Secondary processing of other nonferrous	Green
3341	Secondary Nonferrous Metals-Secondary smelting and alloying of aluminum	Green
3351	Copper Rolling and Drawing-Rolled, drawn, extruded, and alloyed copper	Green

SIC		Hazard
Code	SIC Description	Grade
3353	Aluminum Sheet, Plate, and Foil-Aluminum sheet, plate, and foil manufacturing	Green
3354	Aluminum Extruded Products-Other aluminum rolling, drawing and extruding	Green
3355	Aluminum Rolling and Drawing, Nec-Other aluminum rolling, drawing and extruding	Green
3356	Nonferrous Rolling and Drawing, Nec-Nonferrous metal, except Cu and Al, shaping	Green
3357	Nonferrous Wiredrawing and Insulating-Fiber optic cable manufacturing	Green
3357	Nonferrous Wiredrawing and Insulating-Nonferrous metal, except Cu and Al, shaping	Green
3357	Nonferrous Wiredrawing and Insulating-Other aluminum rolling, drawing and extruding	Green
3357	Nonferrous Wiredrawing and Insulating-Other communication and energy wire mfg.	Green
3357	Nonferrous Wiredrawing and Insulating-Rolled, drawn, extruded, and alloyed copper	Green
3363	Aluminum Die-castings-Nonferrous metal die-casting foundries	Green
3364	Nonferrous Die-castings Except Aluminum-Nonferrous metal die-casting foundries	Green
3365	Aluminum Foundries-Aluminum foundries, except die-casting	Green
3366	Copper Foundries-Other nonferrous foundries, exc. die-casting	Green
3369	Nonferrous Foundries, Nec-Other nonferrous foundries, exc. die-casting	Green
3398	Metal Heat Treating-Metal heat treating	Green
3399	Primary Metal Products-Electroplating, anodizing, and coloring metal	Green
3399	Primary Metal Products-Iron and steel mills and ferroalloy mfg.	Green
3399	Primary Metal Products-Other fabricated wire product manufacturing	Green
3399	Primary Metal Products-Rolled steel shape manufacturing	Green
3399	Primary Metal Products-Rolled, drawn, extruded, and alloyed copper	Green
3399	Primary Metal Products-Secondary processing of other nonferrous	Green
3399	Primary Metal Products-Secondary smelting and alloying of aluminum	Green
3411	Metal Cans-Metal can manufacturing	Yellow
3412	Metal Barrels, Drums, and Pails-Other metal container manufacturing	Green
3423	Hand and Edge Tools, Nec-Saw blade and handtool manufacturing	Green
3425	Saw Blades and Handsaws-Saw blade and handtool manufacturing	Yellow
3429	Hardware, Nec-Bolt, nut, screw, rivet, and washer mfg.	Green
3429	Hardware, Nec-Hardware manufacturing	Green
3429	Hardware, Nec-Miscellaneous fabricated metal product mfg.	Green
3429	Hardware, Nec-Other measuring and controlling device mfg.	Green
3429	Hardware, Nec-Other metal container manufacturing	Green
3429	Hardware, Nec-Other metal valve and pipe fitting mfg.	Green
3429	Hardware, Nec-Other motor vehicle parts manufacturing	Green
3429	Hardware, Nec-Overhead cranes, hoists, and monorail systems	Green
3429	Hardware, Nec-Showcases, partitions, shelving, and lockers	Green
3431	Metal Sanitary Ware-Miscellaneous fabricated metal product mfg.	Green
3432	Plumbing Fixture Fittings and Trim-Miscellaneous fabricated metal product mfg.	Yellow

SIC	SIC Description	Hazard
Code	Sic Description	Grade
3432	Plumbing Fixture Fittings and Trim-Other metal valve and pipe fitting mfg.	Yellow
3432	Plumbing Fixture Fittings and Trim-Plumbing fixture fitting and trim mfg.	Yellow
3433	Heating Equipment, Except Electric-Heating equipment, except warm air furnaces	Yellow
3441	Fabricated Structural Metal-Fabricated structural metal manufacturing	Green
3442	Metal Doors, Sash, and Trim-Metal window and door manufacturing	Green
3443	Fabricated Plate Work (boiler Shop)-AC, refrigeration, and forced air heating	Yellow
3443	Fabricated Plate Work (boiler Shop)-Metal tank, heavy gauge, manufacturing	Green
3443	Fabricated Plate Work (boiler Shop)-Plate work manufacturing	Green
3443	Fabricated Plate Work (boiler Shop)-Power boiler and heat exchanger manufacturing	Yellow
3444	Sheet Metalwork-AC, refrigeration, and forced air heating	Green
3444	Sheet Metalwork-Metal window and door manufacturing	Green
3444	Sheet Metalwork-Other metal container manufacturing	Green
3444	Sheet Metalwork-Sheet metal work manufacturing	Green
3446	Architectural Metalwork-Ornamental and architectural metal work mfg.	Green
3448	Prefabricated Metal Buildings-Prefabricated metal buildings and components	Green
3449	Miscellaneous Metalwork-Custom roll forming	Green
3449	Miscellaneous Metalwork-Fabricated structural metal manufacturing	Green
3449	Miscellaneous Metalwork-Ornamental and architectural metal work mfg.	Green
3451	Screw Machine Products-Precision turned product manufacturing	Green
3452	Bolts, Nuts, Rivets, and Washers-Bolt, nut, screw, rivet, and washer mfg.	Yellow
3462	Iron and Steel Forgings-Iron and steel forging	Green
3463	Nonferrous Forgings-Nonferrous forging	Green
3465	Automotive Stampings-Motor vehicle metal stamping	Green
3466	Crowns and Closures-Other metal stamping, except automotive	Green
3469	Metal Stampings, Nec-Metal cookware, cutlery and flatware mfg	Green
3469	Metal Stampings, Nec-Other metal container manufacturing	Green
3469	Metal Stampings, Nec-Other metal stamping, except automotive	Green
3471	Plating and Polishing-Electroplating, anodizing, and coloring metal	Green
3479	Metal Coating and Allied Services-Metal coating and nonprecious engraving	Green
3491	Industrial Valves-Industrial valve manufacturing	Green
3492	Fluid Power Valves and Hose Fittings-Fluid power valve and hose fitting mfg.	Green
3493	Steel Springs, Except Wire-Spring manufacturing	Green
3494	Valves and Pipe Fittings, Nec-Miscellaneous fabricated metal product mfg.	Green
3494	Valves and Pipe Fittings, Nec-Other metal valve and pipe fitting mfg.	Green
3495	Wire Springs-Other measuring and controlling device mfg.	Green
3495	Wire Springs-Spring manufacturing	Green
3496	Miscellaneous Fabricated Wire Products-Industrial truck, trailer, and stacker mfg.	Green
3496	Miscellaneous Fabricated Wire Products-Metal cookware, cutlery and flatware mfg	Green
3496	Miscellaneous Fabricated Wire Products-Other fabricated wire product manufacturing	Green
	Metal Foil and Leaf-Miscellaneous fabricated metal product mfg.	Green
3497	Metal Foil and Leaf-Paper bag and coated and treated paper mfg.	Green

SIC		Hazard
Code	SIC Description	Grade
3498	Fabricated Pipe and Fittings-Fabricated pipe and pipe fitting mfg.	Green
3499	Fabricated Metal Products, Nec-Hardware manufacturing	Green
3499	Fabricated Metal Products, Nec-Miscellaneous fabricated metal product mfg.	Green
3499	Fabricated Metal Products, Nec-Motor vehicle seating and interior trim mfg.	Green
3499	Fabricated Metal Products, Nec-Other metal valve and pipe fitting mfg.	Green
3499	Fabricated Metal Products, Nec-Powder metallurgy part manufacturing	Green
3499	Fabricated Metal Products, Nec-Showcases, partitions, shelving, and lockers	Green
3511	Turbines and Turbine Generator Sets-Turbine and turbine generator set units mfg.	Green
3519	Internal Combustion Engines, Nec-Other engine equipment manufacturing	Green
3519	Internal Combustion Engines, Nec-Other motor vehicle parts manufacturing	Green
3523	Farm Machinery and Equipment-Conveyor and conveying equipment mfg.	Yellow
3523	Farm Machinery and Equipment-Farm machinery and equipment manufacturing	Yellow
	Farm Machinery and Equipment-Ornamental and architectural metal work mfg.	Yellow
3523	Farm Machinery and Equipment-Saw blade and handtool manufacturing	Yellow
3524	Lawn and Garden Equipment-Lawn and garden equipment manufacturing	Green
3524	Lawn and Garden Equipment-Saw blade and handtool manufacturing	Green
3531	Construction Machinery-Construction machinery manufacturing	Green
3531	Construction Machinery-Overhead cranes, hoists, and monorail systems	Green
3531	Construction Machinery-Railroad rolling stock manufacturing	Green
3532	Mining Machinery-Mining machinery and equipment manufacturing	Green
3533	Oil and Gas Field Machinery-Oil and gas field machinery and equipment	Green
3534	Elevators and Moving Stairways-Elevator and moving stairway manufacturing	Yellow
3535	Conveyors and Conveying Equipment-Conveyor and conveying equipment mfg.	Yellow
3536	Hoists, Cranes, and Monorails-Overhead cranes, hoists, and monorail systems	Yellow
3537	Industrial Trucks and Tractors-Industrial truck, trailer, and stacker mfg.	Green
3537	Industrial Trucks and Tractors-Miscellaneous fabricated metal product mfg.	Green
3537	Industrial Trucks and Tractors-Other metal container manufacturing	Green
3541	Machine Tools, Metal Cutting Type-Machine tool manufacturing	Green
3542	Machine Tools, Metal Forming Type-Machine tool manufacturing	Green
	Industrial Patterns-Miscellaneous fabricated metal product mfg.	Green
	Special Dies, Tools, Jigs, and Fixtures-Industrial mold manufacturing	Yellow
	Special Dies, Tools, Jigs, and Fixtures-Special tool, die, jig, and fixture mfg.	Yellow
	Machine Tool Accessories-Cutting tool and machine tool accessory mfg.	Green
	Machine Tool Accessories-Saw blade and handtool manufacturing	Green
	Power-driven Handtools-Power-driven handtool manufacturing	Yellow
	Rolling Mill Machinery-Other metalworking machinery manufacturing	Green
	Welding Apparatus-Electric power and specialty transformer mfg.	Green
3548	Welding Apparatus-Welding and soldering equipment manufacturing	Green
	Metalworking Machinery, Nec-Other metalworking machinery manufacturing	Green
3552	Textile Machinery-Other industrial machinery manufacturing	Green
3553	Woodworking Machinery-Sawmill, woodworking, and paper machinery mfg	Green
3554	Paper Industries Machinery-Sawmill, woodworking, and paper machinery mfg	Green
3555	Printing Trades Machinery-Printing machinery and equipment mfg.	Green

SIC		Hazard
Code	SIC Description	Grade
3556	Food Products Machinery-Food product machinery manufacturing	Green
3559	Special Industry Machinery, Nec-Farm machinery and equipment manufacturing	Green
3559	Special Industry Machinery, Nec-Other commercial and service machinery mfg.	Green
3559	Special Industry Machinery, Nec-Other industrial machinery manufacturing	Green
3559	Special Industry Machinery, Nec-Power boiler and heat exchanger manufacturing	Green
3559	Special Industry Machinery, Nec-Semiconductor machinery manufacturing	Green
25.64	Pumps and Pumping Equipment-Measuring, Dispensing, and Other Pumping Equipment	C
3561	Manufacturing	Green
3562	Ball and Roller Bearings-Ball and roller bearing manufacturing	Green
3563	Air and Gas Compressors-Air and gas compressor manufacturing	Yellow
3564	Blowers and fans-Fan, blower, air purification equipment mfg.	Green
3565	Packaging Machinery-Packaging machinery manufacturing	Green
3566	Speed Changers, Drives, and Gears-Speed changer, drive, and gear manufacturing	Green
3567	Industrial Furnaces and Ovens-Industrial process furnace and oven mfg.	Yellow
3568	Power Transmission Equipment, Nec-Mechanical power transmission equipment mfg.	Yellow
3569	General Industrial Machinery,-All other miscellaneous textile product mills	Green
3569	General Industrial Machinery,-Heating equipment, except warm air furnaces	Yellow
3569	General Industrial Machinery,-Miscellaneous general purpose machinery mfg.	Green
3571	Electronic Computers-Electronic computer manufacturing	Green
3572	Computer Storage Devices-Computer storage device manufacturing	Green
3575	Computer Terminals-Other computer peripheral equipment mfg	Green
3577	Computer Peripheral Equipment, Nec-Blank magnetic and optical media mfg	Green
3577	Computer Peripheral Equipment, Nec-Other computer peripheral equipment mfg	Green
3577	Computer Peripheral Equipment, Nec-Photographic and photocopying equipment mfg.	Green
3577	Computer Peripheral Equipment, Nec-Printed circuit assembly manufacturing	Green
3578	Calculating and Accounting Equipment-Other commercial and service machinery mfg.	Green
3578	Calculating and Accounting Equipment-Other computer peripheral equipment mfg	Green
3578	Calculating and Accounting Equipment-Photographic and photocopying equipment mfg.	Green
3581	Automatic Vending Machines-Other commercial and service machinery mfg.	Yellow
3582	Commercial Laundry Equipment-Other commercial and service machinery mfg.	Green
3585	Refrigeration and Heating Equipment-AC, refrigeration, and forced air heating	Yellow
3585	Refrigeration and Heating Equipment-Other motor vehicle parts manufacturing	Green
3586	Measuring and Dispensing Pumps-Measuring, Dispensing, and Other Pumping Equipment Manufacturing	Green
3589	Service Industry Machinery, Nec-Other commercial and service machinery mfg.	Green
3592	Carburetors, Pistons, Rings, Valves-Motor vehicle gasoline engine and parts mfg.	Yellow
3593	Fluid Power Cylinders and Actuators-Fluid power cylinder and actuator mfg.	Green
3594	Fluid Power Pumps and Motors-Fluid power pump and motor manufacturing	Green
3596	Scales and Balances, Except Laboratory-Scale and balance manufacturing	Green

SIC		Hazard
Code	SIC Description	Grade
3599	Industrial Machinery, Nec-Electroplating, anodizing, and coloring metal	Green
3599	Industrial Machinery, Nec-Machine shops	Green
3599	Industrial Machinery, Nec-Miscellaneous fabricated metal product mfg.	Green
3599	Industrial Machinery, Nec-Miscellaneous general purpose machinery mfg.	Green
3599	Industrial Machinery, Nec-Other commercial and service machinery mfg.	Green
3599	Industrial Machinery, Nec-Other measuring and controlling device mfg.	Green
3599	Industrial Machinery, Nec-Other motor vehicle parts manufacturing	Green
3612	Power, Distribution and Specialty Transformers-Electric power and specialty transformer mfg.	Green
3613	Switchgear and Switchboard Apparatus-Switchgear and switchboard apparatus mfg.	Green
3621	Motors and Generators-Motor and generator manufacturing	Green
3624	Carbon and Graphite Products-Carbon and graphite product manufacturing	Green
3625	Relays and Industrial Controls-Relay and industrial control manufacturing	Green
3629	Electrical Industrial Apparatus-Miscellaneous electrical equipment mfg.	Green
3641	Electric Lamps-Electric lamp bulb and part manufacturing	Green
3643	Current-carrying Wiring Devices-Current-carrying wiring device manufacturing	Green
3644	Noncurrent-carrying Wiring Devices-Saw blade and handtool manufacturing	Green
3646	Commercial Lighting Fixtures-Nonresidential electric lighting fixture mfg.	Green
3647	Vehicular Lighting Equipment-Motor vehicle electric equipment mfg.	Green
3648	Lighting Equipment, Nec-Other lighting equipment manufacturing	Green
3651	Household Audio and Video Equipment-Audio and video equipment manufacturing	Green
3652	Prerecorded Records and Tapes-Software and prerecorded media reproducing	Green
3661	Telephone and Telegraph Apparatus-Printed circuit assembly manufacturing	Yellow
3661	Telephone and Telegraph Apparatus-Telephone apparatus manufacturing	Green
3663	Radio and T.v. Communications Equipment-Broadcast and wireless communications equip.	Yellow
3663	Radio and T.v. Communications Equipment-Electricity and signal testing instruments	Green
3669	Communications Equipment, Nec-Other communications equipment manufacturing	Green
3671	Electron Tubes -Other electronic component manufacturing	Green
3675	Electronic Capacitors-Capacitor, resistor, and inductor mfg.	Green
3676	Electronic Resistors-Capacitor, resistor, and inductor mfg.	Green
3677	Electronic Coils and Transformers-Capacitor, resistor, and inductor mfg.	Yellow
3678	Electronic Connectors-Electronic connector manufacturing	Yellow
3679	Electronic Components, Nec -Other electronic component manufacturing	Yellow
3679	Electronic Components, Nec-Audio and video equipment manufacturing	Yellow
3679	Electronic Components, Nec-Broadcast and wireless communications equip.	Yellow
3679	Electronic Components, Nec-Electricity and signal testing instruments	Yellow
3679	Electronic Components, Nec-Printed circuit assembly manufacturing	Yellow
3694	Engine Electrical Equipment-Motor vehicle electric equipment mfg.	Yellow
3695	Magnetic and Optical Recording Media-Blank magnetic and optical media mfg	Green

SIC		Hazard
Code	SIC Description	Grade
3699	Electrical Equipment and Supplies, Nec-Miscellaneous electrical equipment mfg.	Green
3699	Electrical Equipment and Supplies, Nec-Other commercial and service machinery mfg.	Green
3699	Electrical Equipment and Supplies, Nec-Other engine equipment manufacturing	Green
3699	Electrical Equipment and Supplies, Nec-Other lighting equipment manufacturing	Green
3699	Electrical Equipment and Supplies, Nec-Welding and soldering equipment manufacturing	Green
3711	Motor Vehicles and Car Bodies-Automobile manufacturing	Yellow
3711	Motor Vehicles and Car Bodies-Heavy duty truck manufacturing	Yellow
3711	Motor Vehicles and Car Bodies-Light truck and utility vehicle manufacturing	Yellow
3711	Motor Vehicles and Car Bodies-Military armored vehicles and tank parts mfg.	Yellow
3711	Motor Vehicles and Car Bodies-Motor vehicle body manufacturing	Yellow
3713	Truck and Bus Bodies-Motor vehicle body manufacturing	Green
3714	Motor Vehicle Parts and Accessories-Motor vehicle body manufacturing	Yellow
3714	Motor Vehicle Parts and Accessories-Motor vehicle brake system manufacturing	Yellow
3714	Motor Vehicle Parts and Accessories-Motor vehicle electric equipment mfg.	Yellow
3714	Motor Vehicle Parts and Accessories-Motor vehicle gasoline engine and parts mfg.	Yellow
3714	Motor Vehicle Parts and Accessories-Motor vehicle power train components mfg.	Yellow
3714	Motor Vehicle Parts and Accessories-Motor vehicle steering and suspension parts	Yellow
3714	Motor Vehicle Parts and Accessories-Other motor vehicle parts manufacturing	Yellow
3715	Truck Trailers-Truck trailer manufacturing	Green
3716	Motor Homes-Motor home manufacturing	Green
3721	Aircraft-Aircraft manufacturing	Yellow
3724	Aircraft Engines and Engine Parts-Aircraft engine and engine parts mfg.	Yellow
3728	Aircraft Parts and Equipment, Nec-Aircraft manufacturing	Yellow
3728	Aircraft Parts and Equipment, Nec-Fluid power valve and hose fitting mfg.	Yellow
3728	Aircraft Parts and Equipment, Nec-Other aircraft parts and equipment	Yellow
3731	Shipbuilding and Repairing-Ship building and repairing	Green
3732	Boatbuilding and Repairing-Boat building	Yellow
3743	Railroad Equipment-Measuring, Dispensing, and Other Pumping Equipment Manufacturing	Green
3743	Railroad Equipment-Railroad rolling stock manufacturing	Green
3751	Motorcycles, Bicycles, and Parts-Motorcycle, bicycle, and parts manufacturing	Yellow
3761	Guided Missiles and Space Vehicles-Guided missile and space vehicle mfg.	Green
3764	Space Propulsion Units and Parts-Space vehicle propulsion units and parts mfg.	Green
3769	Space Vehicle Equipment, Nec-Other guided missile and space vehicle parts	Green
3792	Travel Trailers and Campers-Travel trailer and camper manufacturing	Yellow
3795	Tanks and Tank Components-Military armored vehicles and tank parts mfg.	Green
3799	Transportation Equipment, Nec-All other transportation equipment mfg.	Yellow
3799	Transportation Equipment, Nec-Industrial truck, trailer, and stacker mfg.	Yellow
3799	Transportation Equipment, Nec-Other motor vehicle parts manufacturing	Yellow
3799	Transportation Equipment, Nec-Travel trailer and camper manufacturing	Yellow
3812	Search and Navigation Equipment-Search, detection, and navigation instruments	Green

SIC	CIC Description	Hazard
Code	SIC Description	Grade
3821	Laboratory Apparatus and Furniture-AC, refrigeration, and forced air heating	Green
3821	Laboratory Apparatus and Furniture-Industrial process furnace and oven mfg.	Green
3821	Laboratory Apparatus and Furniture-Institutional furniture manufacturing	Green
3821	Laboratory Apparatus and Furniture-Miscellaneous general purpose machinery mfg.	Green
3821	Laboratory Apparatus and Furniture-Other industrial machinery manufacturing	Green
3821	Laboratory Apparatus and Furniture-Scale and balance manufacturing	Green
3821	Laboratory Apparatus and Furniture-Surgical appliance and supplies manufacturing	Green
3822	Static Controls (manufacturers)-Automatic environmental control manufacturing	Green
3823	Process control instruments-Industrial process variable instruments	Green
3824	Fluid Meters and Counting Devices-Totalizing fluid meters and counting devices	Green
3825	Instruments To Measure Electricity-Electricity and signal testing instruments	Green
	Instruments To Measure Electricity-Totalizing fluid meters and counting devices	Green
3826	Analytical instruments-Analytical laboratory instrument mfg.	Green
3827	Optical Instruments and Lenses-Optical instrument and lens manufacturing	Green
3829	Measuring and Controlling Devices, Nec-Other measuring and controlling device mfg.	Green
3829	Measuring and Controlling Devices, Nec-Surgical and medical instrument manufacturing	Green
3829	Measuring and Controlling Devices, Nec-Totalizing fluid meters and counting devices	Green
3841	Surgical and Medical Instruments-AC, refrigeration, and forced air heating	Green
3841	Surgical and Medical Instruments-Industrial process furnace and oven mfg.	Green
3841	Surgical and Medical Instruments-Institutional furniture manufacturing	Green
3841	Surgical and Medical Instruments-Miscellaneous general purpose machinery mfg.	Green
3841	Surgical and Medical Instruments-Other industrial machinery manufacturing	Green
3841	Surgical and Medical Instruments-Scale and balance manufacturing	Green
3841	Surgical and Medical Instruments-Small arms and ordnance manufacturing	Green
3841	Surgical and Medical Instruments-Surgical and medical instrument manufacturing	Yellow
3841	Surgical and Medical Instruments-Surgical appliance and supplies manufacturing	Yellow
3842	Surgical Appliances and Supplies -Electromedical apparatus manufacturing	Yellow
3842	Surgical Appliances and Supplies-All other miscellaneous manufacturing	Yellow
3842	Surgical Appliances and Supplies-Sanitary paper product manufacturing	Yellow
3842	Surgical Appliances and Supplies-Surgical appliance and supplies manufacturing	Yellow
3843	Dental Equipment and Supplies-Dental equipment and supplies manufacturing	Yellow
3845	Electromedical Equipment-Irradiation apparatus manufacturing	Yellow
3851	Ophthalmic Goods-Ophthalmic goods manufacturing	Yellow
3851	Ophthalmic Goods-Surgical appliance and supplies manufacturing	Yellow
3861	Photographic Equipment and Supplies-Photographic and photocopying equipment mfg.	Green
3861	Photographic Equipment and Supplies-Photographic film and chemical manufacturing	Green

SIC Code	SIC Description	Hazard Grade
3873	Watches, Clocks, Watchcases, and Parts-Other measuring and controlling device mfg.	Green
3911	Jewelry, Precious Metal-Jewelry and silverware manufacturing	Green
3914	Silverware and Plated Ware-Jewelry and silverware manufacturing	Green
3914	Silverware and Plated Ware-Metal cookware, cutlery and flatware mfg	Green
3914	Silverware and Plated Ware-Miscellaneous fabricated metal product mfg.	Green
3915	Jewelers' Materials and Lapidary Work-Jewelry and silverware manufacturing	Green
3915	Jewelers' Materials and Lapidary Work-Other measuring and controlling device mfg.	Green
3931	Musical Instruments-Musical instrument manufacturing	Green
3942	Dolls and Stuffed Toys-Doll, toy, and game manufacturing	Green
3944	Games, Toys, and Children's Vehicles-Doll, toy, and game manufacturing	Yellow
3944	Games, Toys, and Children's Vehicles-Motorcycle, bicycle, and parts manufacturing	Yellow
3949	Sporting and athletic Goods, Nec-Sporting and athletic goods manufacturing	Green
3951	Pens and Mechanical Pencils-Office supplies, except paper, manufacturing	Green
3952	Lead Pencils and Art Goods-Institutional furniture manufacturing	Green
3952	Lead Pencils and Art Goods-Office supplies, except paper, manufacturing	Green
3952	Lead Pencils and Art Goods-Other miscellaneous chemical product mfg.	Green
3953	Marking Devices-Office supplies, except paper, manufacturing	Green
3955	Carbon Paper and Inked Ribbons-Office supplies, except paper, manufacturing	Green
3965	Fasteners, Buttons, Needles, and Pins-Fastener, button, needle, and pin mfg.	Green
3993	Signs and Advertising Specialties-Commercial screen printing	Green
3993	Signs and Advertising Specialties-Sign manufacturing	Green
3996	Hard Surface Floor Coverings, Nec-All other plastics product manufacturing	Green
3999	Manufacturing Industries, Nec-All other miscellaneous manufacturing	Green
3999	Manufacturing Industries, Nec-All other plastics product manufacturing	Green
3999	Manufacturing Industries, Nec-Boat building	Yellow
3999	Manufacturing Industries, Nec-Doll, toy, and game manufacturing	Yellow
3999	Manufacturing Industries, Nec-Institutional furniture manufacturing	Yellow
3999	Manufacturing Industries, Nec-Leather and hide tanning and finishing	Green
3999	Manufacturing Industries, Nec-Metal coating and nonprecious engraving	Green
3999	Manufacturing Industries, Nec-Metal cookware, cutlery and flatware mfg	Green
3999	Manufacturing Industries, Nec-Miscellaneous fabricated metal product mfg.	Green
3999	Manufacturing Industries, Nec-Miscellaneous wood product manufacturing	Green
	Manufacturing Industries, Nec-Other commercial and service machinery mfg.	Green
3999	Manufacturing Industries, Nec-Other miscellaneous chemical product mfg.	Green
3999	Manufacturing Industries, Nec-Residential electric lighting fixture mfg.	Green
3999	Manufacturing Industries, Nec-Saw blade and handtool manufacturing	Green
3999	Manufacturing Industries, Nec-Small electrical appliance manufacturing	Yellow
	Motor Vehicle Supplies and New Parts-Automotive parts and accessories stores	Yellow
5013	Motor Vehicle Supplies and New Parts-Business to business electronic markets	Yellow
5013	Motor Vehicle Supplies and New Parts-New motor vehicle parts merchant wholesalers	Yellow

SIC Code	SIC Description	Hazard Grade
5013	Motor Vehicle Supplies and New Parts-Wholesale trade agents and brokers	Yellow
5015	Motor Vehicle Parts, Used- Used motor vehicle parts merchant wholesalers	Green
5015	Motor Vehicle Parts, Used-Automotive parts and accessories stores	Green
5015	Motor Vehicle Parts, Used-Business to business electronic markets	Green
5015	Motor Vehicle Parts, Used-Wholesale trade agents and brokers	Green
5531	Auto and Home Supply Stores-All Other General Merchandise Stores	Green
5531	Auto and Home Supply Stores-Automotive parts and accessories stores	Green
5531	Auto and Home Supply Stores-Tire dealers	Green

Exhibit B: Consumer Goods Coverage Hazard Group

SIC		Hazard
Code	SIC Description	Grade
2211	Broadwoven Fabric Mills, Cotton-Broadwoven fabric mills	Green
2221	Broadwoven Fabric Mills, Manmade-Broadwoven fabric mills	Green
2231	Broadwoven fabric mills, wool-Broadwoven fabric mills	Green
2231	Broadwoven Fabric Mills, Wool-Textile and fabric finishing mills	Green
	Broadwoven fabrics mills, wool-Textile and fabric finishing mills	Green
2241	Narrow fabric mills-Narrow fabric mills and schiffli embroidery	Green
2251	Women's Hosiery, Except Socks-Hosiery and sock mills	Green
2251	Women's hosiery, except socks-Textile and fabric finishing mills	Green
2252	Hosiery, Nec-Hosiery and sock mills	Green
	Hosiery, Nec-Textile and fabric finishing mills	Green
	Knit outerwear mills-Other apparel knitting mills	Green
	Knit outerwear mills-Textile and fabric finishing mills	Green
	Knit underwear mills-Other apparel knitting mills	Green
	Knit underwear mills-Textile and fabric finishing mills	Green
	Weft knit fabric mills-Knit fabric mills	Green
	Weft knit fabric mills-Textile and fabric finishing mills	Green
2258	Lace and wrap knit fabric mills-Knit fabric mills	Green
2258	Lace and wrap knit fabric mills-Textile and fabric finishing mills	Green
	Finishing plants, cotton-Textile and fabric finishing mills	Green
	Finishing plants, manmade-Textile and fabric finishing mills	Green
	Finishing plants, Nec-Textile and fabric finishing mills	Green
2273	Carpets and Rugs-Carpet and rug mills	Green
2284	Thread mills-Fiber, yarn, and thread mills	Green
2284	Thread Mills-Textile and fabric finishing mills	Green
2295	Coated Fabrics, Not Rubberized-Fabric coating mills	Yellow
2298	Cordage and twine-Fiber, yarn, and thread mills	Green
2298	Cordage and Twine-Rope, twine, tire cord and tire fabric mills	Green
2299	Textile Goods, Nec-All other miscellaneous textile product mills	Green
2299	Textile goods, Nec-Broadwoven fabric mills	Green
2299	Textile goods, Nec-Fiber, yarn, and thread mills	Green
2299	Textile goods, Nec-Narrow fabric mills and schiffli embroidery	Green
2299	Textile goods, Nec-Nonwoven fabric mills	Green
2299	Textile Goods, Nec-Textile and fabric finishing mills	Green
2311	Men's and Boy's Suits and Coats-All other miscellaneous textile product mills	Green
2311	Men's and Boy's Suits and Coats-Cut and sew apparel contractors	Green
2311	Men's and Boy's Suits and Coats-Men's and boys' cut and sew apparel mfg	Green
2321	Men's and Boy's Furnishings-All other miscellaneous textile product mills	Green
2321	Men's and Boy's Furnishings-Cut and sew apparel contractors	Green
2321	Men's and Boy's Furnishings-Men's and boys' cut and sew apparel mfg	Green
2322	Men's and Boy's Underwear and Nightwear-All other miscellaneous textile product mills	Green
2322	Men's and Boy's Underwear and Nightwear-Cut and sew apparel contractors	Green
2322	Men's and Boy's Underwear and Nightwear-Men's and boys' cut and sew apparel mfg	Green

SIC		Hazard
Code	SIC Description	Grade
2323	Men's and Boy's Neckwear-Accessories and other apparel manufacturing	Green
2323	Men's and Boy's Neckwear-All other miscellaneous textile product mills	Green
2323	Men's and Boy's Neckwear-Cut and sew apparel contractors	Green
2325	Men's and Boy's Trousers and Slacks-All other miscellaneous textile product mills	Green
2325	Men's and Boy's Trousers and Slacks-Cut and sew apparel contractors	Green
2325	Men's and Boy's Trousers and Slacks-Men's and boys' cut and sew apparel mfg	Green
2326	Men's and Boy's Work Clothing-All other miscellaneous textile product mills	Green
2326	Men's and Boy's Work Clothing-Cut and sew apparel contractors	Green
2326	Men's and Boy's Work Clothing-Men's and boys' cut and sew apparel mfg	Green
2329	Men's and Boy's Clothing, Nec-All other miscellaneous textile product mills	Green
2329	Men's and Boy's Clothing, Nec-Cut and sew apparel contractors	Green
2329	Men's and Boy's Clothing, Nec-Men's and boys' cut and sew apparel mfg	Green
2329	Men's and Boy's Clothing, Nec-Other cut and sew apparel manufacturing	Green
2331	Women's and Misses' Blouses and Shirts-All other miscellaneous textile product mills	Green
2331	Women's and Misses' Blouses and Shirts-Cut and sew apparel contractors	Green
2331	Women's and Misses' Blouses and Shirts-Women's, girls', infants' cut-sew apparel mfg	Green
2335	Women's, Junior's, and Misses' Dresses-All other miscellaneous textile product mills	Green
2335	Women's, Junior's, and Misses' Dresses-Cut and sew apparel contractors	Green
2335	Women's, Junior's, and Misses' Dresses-Women's, girls', infants' cut-sew apparel mfg	Green
2337	Women's and Misses' Suits and Coats-All other miscellaneous textile product mills	Green
2337	Women's and Misses' Suits and Coats-Cut and sew apparel contractors	Green
2337	Women's and Misses' Suits and Coats-Women's, girls', infants' cut-sew apparel mfg	Green
2339	Women's and Misses' Outerwear, Nec-Accessories and other apparel manufacturing	Green
2339	Women's and Misses' Outerwear, Nec-All other miscellaneous textile product mills	Green
2339	Women's and Misses' Outerwear, Nec-Cut and sew apparel contractors	Green
2339	Women's and Misses' Outerwear, Nec-Other cut and sew apparel manufacturing	Green
2339	Women's and Misses' Outerwear, Nec-Women's, girls', infants' cut-sew apparel mfg	Green
2341	Women's and Children's Underwear-All other miscellaneous textile product mills	Green
2341	Women's and Children's Underwear-All other miscellaneous textile product mills	Green
2341	Women's and Children's Underwear-Cut and sew apparel contractors	Green
2341	Women's and Children's Underwear-Cut and sew apparel contractors	Green
2341	Women's and Children's Underwear-Men's and boys' cut and sew apparel mfg	Green
2341	Women's and Children's Underwear-Women's, girls', infants' cut-sew apparel mfg	Green
2342	Bras, Girdles, and Allied Garments-All other miscellaneous textile product mills	Green
2342	Bras, Girdles, and Allied Garments-Cut and sew apparel contractors	Green

SIC		Hazard
Code	SIC Description	Grade
2342	Bras, Girdles, and Allied Garments-Women's, girls', infants' cut-sew apparel mfg	Green
	Hats, Caps, and Millinery-Accessories and other apparel manufacturing	Green
2353	Hats, Caps, and Millinery-All other miscellaneous textile product mills	Green
2353	Hats, Caps, and Millinery-Cut and sew apparel contractors	Green
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2361	Girl's and Children's Dresses, Blouses-All other miscellaneous textile product mills	Yellow
2361	Girl's and Children's Dresses, Blouses-Cut and sew apparel contractors	Yellow
2361	Girl's and Children's Dresses, Blouses-Men's and boys' cut and sew apparel mfg	Yellow
		Vallann
2361	Girl's and Children's Dresses, Blouses-Women's, girls', infants' cut-sew apparel mfg	Yellow
		Vallau
2361	Girl's and Children's Dresses, Blouses-Women's, girls', infants' cut-sew apparel mfg	Yellow
2369	Girl's and Children's Outerwear, Nec-All other miscellaneous textile product mills	Yellow
2369	Girl's and Children's Outerwear, Nec-Cut and sew apparel contractors	Yellow
2369	Girl's and Children's Outerwear, Nec-Men's and boys' cut and sew apparel mfg	Yellow
2369	Girl's and Children's Outerwear, Nec-Women's, girls', infants' cut-sew apparel mfg	Yellow
2369	Girl's and Children's Outerwear, Nec-Women's, girls', infants' cut-sew apparel mfg	Yellow
2371	Fur Goods-All other miscellaneous textile product mills	Green
2371	Fur Goods-Cut and sew apparel contractors	Green
2371	Fur Goods-Other cut and sew apparel manufacturing	Green
2381	Fabric Dress and Work Gloves-Accessories and other apparel manufacturing	Green
2381	Fabric Dress and Work Gloves-All other miscellaneous textile product mills	Green
2381	Fabric Dress and Work Gloves-Cut and sew apparel contractors	Green
2384	Robes and Dressing Gowns-All other miscellaneous textile product mills	Green
2384	Robes and Dressing Gowns-All other miscellaneous textile product mills	Green
2384	Robes and Dressing Gowns-Cut and sew apparel contractors	Green
2384	Robes and Dressing Gowns-Men's and boys' cut and sew apparel mfg	Green
2384	Robes and Dressing Gowns-Women's, girls', infants' cut-sew apparel mfg	Green
2385	Waterproof Outerwear-Accessories and other apparel manufacturing	Green
2385	Waterproof Outerwear-All other miscellaneous textile product mills	Green
2385	Waterproof Outerwear-Cut and sew apparel contractors	Green
2385	Waterproof Outerwear-Men's and boys' cut and sew apparel mfg	Green
2385	Waterproof Outerwear-Other cut and sew apparel manufacturing	Green
2385	Waterproof Outerwear-Women's, girls', infants' cut-sew apparel mfg	Green
2386	Leather and Sheep-lined Clothing-All other miscellaneous textile product mills	Green
2386	Leather and Sheep-lined Clothing-Cut and sew apparel contractors	Green
	Leather and Sheep-lined Clothing-Other cut and sew apparel manufacturing	Green
	Apparel Belts-Accessories and other apparel manufacturing	Green
2387	Apparel Belts-All other miscellaneous textile product mills	Green
2387	Apparel Belts-Cut and sew apparel contractors	Green
2389	Apparel and Accessories, Nec-Accessories and other apparel manufacturing	Green
2389	Apparel and Accessories, Nec-All other miscellaneous textile product mills	Green
2389	Apparel and Accessories, Nec-Cut and sew apparel contractors	Green
2389	Apparel and Accessories, Nec-Cut and sew apparel contractors	Green

SIC		Hazard
Code	SIC Description	Grade
2389	Apparel and Accessories, Nec-Other cut and sew apparel manufacturing	Green
2389	Apparel and Accessories, Nec-Women's, girls', infants' cut-sew apparel mfg	Green
2391	Curtains and Draperies-Curtain and linen mills	Green
2392	Household Furnishings, Nec-All other miscellaneous textile product mills	Green
2392	Household Furnishings, Nec-Broom, brush, and mop manufacturing	Green
2392	Household Furnishings, Nec-Curtain and linen mills	Green
2392	Household Furnishings, Nec-Textile bag and canvas mills	Green
2393	Textile bags-Textile bag and canvas mills	Green
2394	Canvas and related products-Textile bag and canvas mills	Green
2395	Pleating and Stitching-All other miscellaneous textile product mills	Green
2395	Pleating and Stitching-All other miscellaneous textile product mills	Green
2395	Pleating and Stitching-Cut and sew apparel contractors	Green
2396	Automotive and Apparel Trimmings-Accessories and other apparel manufacturing	Green
2396	Automotive and Apparel Trimmings-All other miscellaneous textile product mills	Green
2396	Automotive and Apparel Trimmings-Commercial screen printing	Green
2396	Automotive and Apparel Trimmings-Cut and sew apparel contractors	Green
2396	Automotive and Apparel Trimmings-Motor vehicle seating and interior trim mfg.	Green
2397	Schiffli machine embroideries-Narrow fabric mills and schiffli embroidery	Green
2399	Fabricated Textile Products, Nec-Accessories and other apparel manufacturing	Green
2399	Fabricated Textile Products, Nec-All other miscellaneous textile product mills	Green
2399	Fabricated Textile Products, Nec-Cut and sew apparel contractors	Green
2399	Fabricated Textile Products, Nec-Motor vehicle seating and interior trim mfg.	Green
2421	Sawmills and Planing Mills, General-Cut stock, resawing lumber, and planing	Green
2421	Sawmills and Planing Mills, General-Miscellaneous wood product manufacturing	Green
2421	Sawmills and Planing Mills, General-Other millwork, including flooring	Green
2421	Sawmills and Planing Mills, General-Sawmills	Green
2421	Sawmills and Planing Mills, General-Wood container and pallet manufacturing	Green
2426	Hardwood Dimension and Flooring Mills-Cut stock, resawing lumber, and planing	Green
2426	Hardwood Dimension and Flooring Mills-Other millwork, including flooring	Green
2426	Hardwood Dimension and Flooring Mills-Sawmills	Green
2426	Hardwood Dimension and Flooring Mills-Showcases, partitions, shelving, and lockers	Green
2429	Special Product Sawmills, Nec-Miscellaneous wood product manufacturing	Green
2429	Special Product Sawmills, Nec-Sawmills	Green
2429	Special Product Sawmills, Nec-Wood container and pallet manufacturing	Green
2431	Millwork-Other millwork, including flooring	Green
2431	Millwork-Wood window and door manufacturing	Green
2434	Wood Kitchen Cabinets-Wood kitchen cabinet and countertop mfg.	Green
2435	Hardwood Veneer and Plywood-Hardwood veneer and plywood manufacturing	Green
2436	Softwood Veneer and Plywood-Softwood veneer and plywood manufacturing	Green
2439	Structural Wood Members, Nec-Engineered wood member manufacturing	Green
2439	Structural Wood Members, Nec-Truss manufacturing	Green
2441	Nailed Wood Boxes and Shook-Wood container and pallet manufacturing	Green
2448	Wood Pallets and Skids-Wood container and pallet manufacturing	Green

SIC	SIC Description	Hazard
Code	Sie Description	Grade
2449	Wood Containers, Nec-Wood container and pallet manufacturing	Green
	Mobile Homes-Manufactured home, mobile home, manufacturing	Yellow
	Prefabricated Wood Buildings-Prefebricated wood building manufacturing	Green
	Wood preserving-Wood preservation	Yellow
2493	Reconstituted Wood Products-Reconstituted wood product manufacturing	Yellow
2499	Wood Products, Nec-AC, refrigeration, and forced air heating	Yellow
2499	Wood Products, Nec-All other miscellaneous manufacturing	Green
2499	Wood Products, Nec-Household furniture, exc. wood or metal, mfg.	Yellow
2499	Wood Products, Nec-Miscellaneous wood product manufacturing	Green
2499	Wood Products, Nec-Surgical appliance and supplies manufacturing	Green
2499	Wood Products, Nec-Wood container and pallet manufacturing	Green
2511	Wood Household Furniture-Nonupholstered wood household furniture mfg.	Green
2511	Wood Household Furniture-Showcases, partitions, shelving, and lockers	Green
2512	Upholstered Household Furniture-Upholstered household furniture manufacturing	Green
2514	Metal Household Furniture-Metal household furniture manufacturing	Green
2514	Metal Household Furniture-Showcases, partitions, shelving, and lockers	Green
2514	Metal Household Furniture-Upholstered household furniture manufacturing	Green
2515	Mattresses and Bedsprings-Mattress manufacturing	Green
2515	Mattresses and Bedsprings-Upholstered household furniture manufacturing	Green
2517	Wood Television and Radio Cabinets-Miscellaneous wood product manufacturing	Green
2519	Household Furniture, Nec-Household furniture, exc. wood or metal, mfg.	Green
2521	Wood Office Furniture-Wood office furniture manufacturing	Green
2522	Office Furniture, Except Wood-Office furniture, except wood, manufacturing	Green
2531	Public Building and Related Furniture-Institutional furniture manufacturing	Green
2531	Public Building and Related Furniture-Motor vehicle seating and interior trim mfg.	Green
2531	Public Building and Related Furniture-Office supplies, except paper, manufacturing	Green
2541	Wood Partitions and Fixtures-Custom architectural woodwork and millwork	Green
2541	Wood Partitions and Fixtures-Institutional furniture manufacturing	Green
2541	Wood Partitions and Fixtures-Showcases, partitions, shelving, and lockers	Green
2541	Wood Partitions and Fixtures-Wood kitchen cabinet and countertop mfg.	Green
2542	Partitions and Fixtures, Except Wood-Institutional furniture manufacturing	Green
2542	Partitions and Fixtures, Except Wood-Showcases, partitions, shelving, and lockers	Green
2591	Drapery Hardware and Blinds and Shades-Blind and shade manufacturing	Green
2599	Furniture and Fixtures, Nec-AC, refrigeration, and forced air heating	Green
2599	Furniture and Fixtures, Nec-Industrial process furnace and oven mfg.	Green
2599	Furniture and Fixtures, Nec-Institutional furniture manufacturing	Green
2599	Furniture and Fixtures, Nec-Miscellaneous general purpose machinery mfg.	Green
2599	Furniture and Fixtures, Nec-Other industrial machinery manufacturing	Green
2599	Furniture and Fixtures, Nec-Scale and balance manufacturing	Green
2599	Furniture and Fixtures, Nec-Surgical appliance and supplies manufacturing	Green
2621	Paper Mills-Newsprint mills	Green

SIC		Hazard
Code	SIC Description	Grade
2621	Paper Mills-Paper, except newsprint, mills	Green
2631	Paperboard Mills-Paperboard mills	Green
2652	Setup Paperboard Boxes-Other paperboard container manufacturing	Green
2653	Corrugated and Solid Fiber Boxes-Corrugated and solid fiber box manufacturing	Green
2655	Fiber Cans, Drums, and Similar Products-Other paperboard container manufacturing	Green
2656	Sanitary Food Containers-Other paperboard container manufacturing	Green
2657	Folding Paperboard Boxes-Folding paperboard box manufacturing	Green
2671	Paper; Coated and Laminated Packaging-Paper bag and coated and treated paper mfg.	Green
2671	Paper; Coated and Laminated Packaging-Plastics packaging film and sheet mfg.	Green
2672	Paper; Coated and Laminated, Nec-Paper bag and coated and treated paper mfg.	Green
2673	Bags: Plastic, Laminated, and Coated-Paper bag and coated and treated paper mfg.	Green
2673	Bags: Plastic, Laminated, and Coated-Plastics bag and pouch manufacturing	Green
2674	Bags: Uncoated Paper and Multiwall-Paper bag and coated and treated paper mfg.	Green
2675	Die-cut Paper and Board-All other converted paper product mfg.	Green
2675	Die-cut Paper and Board-Paper bag and coated and treated paper mfg.	Green
2675	Die-cut Paper and Board-Stationery product manufacturing	Green
2676	Sanitary Paper Products-Sanitary paper product manufacturing	Green
2677	Envelopes-Stationery product manufacturing	Green
2678	Stationery Products-Stationery product manufacturing	Green
2679	Converted Paper Products, Nec-All other converted paper product mfg.	Green
2679	Converted Paper Products, Nec-Corrugated and solid fiber box manufacturing	Green
2679	Converted Paper Products, Nec-Paper bag and coated and treated paper mfg.	Green
2679	Converted Paper Products, Nec-Stationery product manufacturing	Green
2711	Newspapers: Publishing, or Publishing and Printing-Internet Publishing and Broadcasting and Web Search Portals	Green
2711	Newspapers: Publishing, or Publishing and Printing-Newspaper Publishers	Green
2732	Book Printing-Books printing	Green
2752	Commercial Printing, Lithographic-Commercial printing, except screen and books	Green
2754	Commercial Printing, Gravure-Commercial printing, except screen and books	Green
2759	Commercial Printing, Nec-Commercial printing, except screen and books	Green
2761	Manifold Business Forms-Commercial printing, except screen and books	Green
2771	Greeting Cards-Commercial printing, except screen and books	Green
2771	Greeting Cards-Commercial screen printing	Green
2782	Blankbooks and Looseleaf Binders-Commercial printing, except screen and books	Green
	Paints and Allied Products-Paint and coating manufacturing	Yellow
	Adhesives and Sealants-Adhesive manufacturing	Yellow
	Explosives-Explosives manufacturing	Yellow
	Printing Ink-Printing ink manufacturing	Green
	Asphalt Paving Mixtures and Blocks-Asphalt paving mixture and block mfg.	Yellow
	Asphalt Felts and Coatings-Asphalt shingle and coating materials mfg.	Yellow
2992	Lubricating Oils and Greases-Petroleum lubricating oil and grease mfg.	Yellow

SIC	SIC Description	Hazard
Code	Sie Bescription	Grade
2999	Petroleum and Coal Products, Nec-All other petroleum and coal products mfg.	Yellow
3021	Rubber and Plastics Footwear-Footwear manufacturing	Green
3052	Rubber and Plastics Hose and Beltings-Rubber and plastics hose and belting mfg.	Yellow
3053	Gaskets; Packing and Sealing Devices-Gasket, packing, and sealing device mfg.	Yellow
3069	Fabricated Rubber Products, Nec-Accessories and other apparel manufacturing	Yellow
3069	Fabricated Rubber Products, Nec-All other plastics product manufacturing	Yellow
3069	Fabricated Rubber Products, Nec-All other rubber product manufacturing	Green
3069	Fabricated Rubber Products, Nec-Doll, toy, and game manufacturing	Yellow
3069	Fabricated Rubber Products, Nec-Other cut and sew apparel manufacturing	Green
3069	Fabricated Rubber Products, Nec-Textile bag and canvas mills	Yellow
3085	Plastics Bottles-Plastics bottle manufacturing	Green
3086	Plastics Foam Products-Polystyrene foam product manufacturing	Green
3086	Plastics Foam Products-Urethane and other foam product manufacturing	Green
3088	Plastics Plumbing Fixtures-Plastics plumbing fixture manufacturing	Green
3089	Plastics Products, Nec-All other plastics product manufacturing	Green
3089	Plastics Products, Nec-Boat building	Yellow
3089	Plastics Products, Nec-Plastics pipe and pipe fitting manufacturing	Green
3089	Plastics Products, Nec-Showcases, partitions, shelving, and lockers	Green
3089	Plastics Products, Nec-Surgical appliance and supplies manufacturing	Yellow
3089	Plastics Products, Nec-Unlaminated plastics profile shape mfg.	Green
3111	Leather tanning and finishing-Leather and hide tanning and finishing	Yellow
3131	Footwear Cut Stock-All other leather and allied good mfg.	Green
3131	Footwear Cut Stock-Fastener, button, needle, and pin mfg.	Yellow
	Footwear Cut Stock-Miscellaneous wood product manufacturing	Green
3142	House Slippers-Footwear manufacturing	Green
	House Slippers-Footwear manufacturing	Green
3143	Men's Footwear, Except athletic-Footwear manufacturing	Green
3144	Women's Footwear, Except athletic-Footwear manufacturing	Green
3149	Footwear, Except Rubber, Nec-Footwear manufacturing	Green
3151	Leather Gloves and Mittens-Accessories and other apparel manufacturing	Green
3151	Leather Gloves and Mittens-All other miscellaneous textile product mills	Green
	Leather Gloves and Mittens-Cut and sew apparel contractors	Green
3151	Leather Gloves and Mittens-Cut and sew apparel contractors	Green
3161	Luggage-All other leather and allied good mfg.	Green
3171	Women's Handbags and Purses-Women's hangbag and purse manufacturing	Green
	Personal Leather Goods, Nec-All other leather and allied good mfg.	Green
	Personal Leather Goods, Nec-Jewelry and silverware manufacturing	Green
	Leather Goods, Nec-All other leather and allied good mfg.	Green
	Flat Glass-Flat glass manufacturing	Green
3221	Glass Containers-Glass container manufacturing	Green
	Pressed and Blown Glass, Nec-Other pressed and blown glass and glassware	Green
	Products of Purchased Glass-Glass product mfg. made of purchased glass	Green
3241	Cement, Hydraulic-Cement manufacturing	Green
3251	Brick and Structural Clay Tile-Clay building material and refractories mfg	Green

SIC		Hazard
Code	SIC Description	Grade
3251	Brick and Structural Clay Tile-Concrete block and brick manufacturing	Green
3253	Ceramic Wall and Floor Tile-Clay building material and refractories mfg	Green
3255	Clay Refractories-Clay building material and refractories mfg	Green
3259	Structural Clay Products, Nec-Clay building material and refractories mfg	Green
3261	Vitreous Plumbing Fixtures-Pottery, ceramics, and plumbing fixture mfg	Green
3262	Vitreous China Table and Kitchenware-Pottery, ceramics, and plumbing fixture mfg	Green
3263	Semivitreous Table and Kitchenware-Pottery, ceramics, and plumbing fixture mfg	Green
3264	Porcelain Electrical Supplies-Pottery, ceramics, and plumbing fixture mfg	Green
3269	Pottery Products, Nec-Pottery, ceramics, and plumbing fixture mfg	Green
3271	Concrete Block and Brick-Concrete block and brick manufacturing	Green
3281	Cut Stone and Stone Products-Cut stone and stone product manufacturing	Green
3291	Abrasive Products-Abrasive product manufacturing	Green
3291	Abrasive Products-Miscellaneous fabricated metal product mfg.	Green
3315	Steel Wire and Related Products-Other fabricated wire product manufacturing	Green
3315	Steel Wire and Related Products-Steel wire drawing	Green
3316	Cold Finishing of Steel Shapes-Rolled steel shape manufacturing	Green
3317	Steel Pipe and Tubes-Iron, steel pipe and tube from purchase steel	Green
3321	Gray and Ductile Iron Foundries-Iron foundries	Green
3339	Primary Nonferrous Metals, Nec-Other nonferrous metal production	Green
3351	Copper Rolling and Drawing-Rolled, drawn, extruded, and alloyed copper	Green
3399	Primary Metal Products-Electroplating, anodizing, and coloring metal	Green
3399	Primary Metal Products-Iron and steel mills and ferroalloy mfg.	Green
3399	Primary Metal Products-Other fabricated wire product manufacturing	Green
3399	Primary Metal Products-Rolled steel shape manufacturing	Green
3399	Primary Metal Products-Rolled, drawn, extruded, and alloyed copper	Green
3399	Primary Metal Products-Secondary processing of other nonferrous	Green
3399	Primary Metal Products-Secondary smelting and alloying of aluminum	Green
3411	Metal Cans-Metal can manufacturing	Green
3412	Metal Barrels, Drums, and Pails-Other metal container manufacturing	Green
3421	Cutlery-Metal cookware, cutlery and flatware mfg	Green
3421	Cutlery-Saw blade and handtool manufacturing	Green
3423	Hand and Edge Tools, Nec-Saw blade and handtool manufacturing	Green
3425	Saw Blades and Handsaws-Saw blade and handtool manufacturing	Green
3429	Hardware, Nec-Bolt, nut, screw, rivet, and washer mfg.	Green
3429	Hardware, Nec-Hardware manufacturing	Green
3429	Hardware, Nec-Miscellaneous fabricated metal product mfg.	Green
3429	Hardware, Nec-Other measuring and controlling device mfg.	Green
3429	Hardware, Nec-Other metal container manufacturing	Green
3429	Hardware, Nec-Other metal valve and pipe fitting mfg.	Green
3429	Hardware, Nec-Other motor vehicle parts manufacturing	Yellow
3429	Hardware, Nec-Overhead cranes, hoists, and monorail systems	Green
	Hardware, Nec-Showcases, partitions, shelving, and lockers	Green
3431	Metal Sanitary Ware-Miscellaneous fabricated metal product mfg.	Green

SIC		Hazard
Code	SIC Description	Grade
3432	Plumbing Fixture Fittings and Trim-Miscellaneous fabricated metal product mfg.	Green
	Plumbing Fixture Fittings and Trim-Other metal valve and pipe fitting mfg.	Green
3432	Plumbing Fixture Fittings and Trim-Plumbing fixture fitting and trim mfg.	Green
3433	Heating Equipment, Except Electric-Heating equipment, except warm air furnaces	Yellow
3441	Fabricated Structural Metal-Fabricated structural metal manufacturing	Green
3442	Metal Doors, Sash, and Trim-Metal window and door manufacturing	Green
3443	Fabricated Plate Work (boiler Shop)-AC, refrigeration, and forced air heating	Green
3443	Fabricated Plate Work (boiler Shop)-Metal tank, heavy gauge, manufacturing	Green
3443	Fabricated Plate Work (boiler Shop)-Plate work manufacturing	Green
3443	Fabricated Plate Work (boiler Shop)-Power boiler and heat exchanger manufacturing	Green
3444	Sheet Metalwork-AC, refrigeration, and forced air heating	Green
3444	Sheet Metalwork-Metal window and door manufacturing	Green
3444	Sheet Metalwork-Other metal container manufacturing	Green
3444	Sheet Metalwork-Sheet metal work manufacturing	Green
3446	Architectural Metalwork-Ornamental and architectural metal work mfg.	Green
3448	Prefabricated Metal Buildings-Prefabricated metal buildings and components	Green
3449	Miscellaneous Metalwork-Custom roll forming	Green
3449	Miscellaneous Metalwork-Fabricated structural metal manufacturing	Green
3449	Miscellaneous Metalwork-Ornamental and architectural metal work mfg.	Green
3452	Bolts, Nuts, Rivets, and Washers-Bolt, nut, screw, rivet, and washer mfg.	Green
3466	Crowns and Closures-Other metal stamping, except automotive	Green
3469	Metal Stampings, Nec-Metal cookware, cutlery and flatware mfg	Green
3469	Metal Stampings, Nec-Other metal container manufacturing	Green
3469	Metal Stampings, Nec-Other metal stamping, except automotive	Green
	Metal Coating and Allied Services-Jewelry and silverware manufacturing	Green
3482	Small Arms Ammunition-Small arms ammunition manufacturing	Yellow
3483	Ammunition, Except For Small Arms, Nec-Ammunition, except small arms, manufacturing	Yellow
	Small Arms -Small arms and ordnance manufacturing	Yellow
3489	Ordnance and Accessories, Nec-Small arms and ordnance manufacturing	Yellow
3499	Fabricated Metal Products, Nec-Hardware manufacturing	Green
3499	Fabricated Metal Products, Nec-Miscellaneous fabricated metal product mfg.	Green
3499	Fabricated Metal Products, Nec-Motor vehicle seating and interior trim mfg.	Green
3499	Fabricated Metal Products, Nec-Other metal container manufacturing	Green
3499	Fabricated Metal Products, Nec-Other metal valve and pipe fitting mfg.	Green
3499	Fabricated Metal Products, Nec-Showcases, partitions, shelving, and lockers	Green
3523	Farm Machinery and Equipment-Conveyor and conveying equipment mfg.	Green
3523	Farm Machinery and Equipment-Farm machinery and equipment manufacturing	Green
3523	Farm Machinery and Equipment-Ornamental and architectural metal work mfg.	Green
3523	Farm Machinery and Equipment-Saw blade and handtool manufacturing	Green
	Lawn and Garden Equipment-Lawn and garden equipment manufacturing	Yellow
	Lawn and Garden Equipment-Saw blade and handtool manufacturing	Yellow
3531	Construction Machinery-Construction machinery manufacturing	Yellow

SIC	SIC Description	Hazard
Code	·	Grade
	Construction Machinery-Overhead cranes, hoists, and monorail systems	Yellow
	Construction Machinery-Railroad rolling stock manufacturing	Yellow
	Mining Machinery-Mining machinery and equipment manufacturing	Yellow
	Oil and Gas Field Machinery-Oil and gas field machinery and equipment	Yellow
	Elevators and Moving Stairways-Elevator and moving stairway manufacturing	Yellow
	Conveyors and Conveying Equipment-Conveyor and conveying equipment mfg.	Yellow
3536	Hoists, Cranes, and Monorails-Overhead cranes, hoists, and monorail systems	Yellow
3537	Industrial Trucks and Tractors-Industrial truck, trailer, and stacker mfg.	Yellow
	Industrial Trucks and Tractors-Miscellaneous fabricated metal product mfg.	Yellow
3537	Industrial Trucks and Tractors-Other metal container manufacturing	Yellow
3546	Power-driven Handtools-Power-driven handtool manufacturing	Yellow
3549	Metalworking Machinery, Nec-Other metalworking machinery manufacturing	Green
3555	Printing Trades Machinery-Printing machinery and equipment mfg.	Green
3556	Food Products Machinery-Food product machinery manufacturing	Green
3559	Special Industry Machinery, Nec-Farm machinery and equipment manufacturing	Yellow
3559	Special Industry Machinery, Nec-Other commercial and service machinery mfg.	Yellow
3559	Special Industry Machinery, Nec-Other industrial machinery manufacturing	Yellow
3559	Special Industry Machinery, Nec-Power boiler and heat exchanger manufacturing	Yellow
3559	Special Industry Machinery, Nec-Semiconductor machinery manufacturing	Yellow
	Pumps and Pumping Equipment-Measuring, Dispensing, and Other Pumping Equipment	Vallann
3561	Manufacturing	Yellow
3562	Ball and Roller Bearings-Ball and roller bearing manufacturing	Yellow
3563	Air and Gas Compressors-Air and gas compressor manufacturing	Yellow
3564	Blowers and fans-Fan, blower, air purification equipment mfg.	Yellow
3565	Packaging Machinery-Packaging machinery manufacturing	Yellow
3569	General Industrial Machinery,-All other miscellaneous textile product mills	Yellow
3569	General Industrial Machinery,-Heating equipment, except warm air furnaces	Yellow
3569	General Industrial Machinery,-Miscellaneous general purpose machinery mfg.	Yellow
3571	Electronic Computers-Electronic computer manufacturing	Yellow
3572	Computer Storage Devices-Computer storage device manufacturing	Yellow
3575	Computer Terminals-Other computer peripheral equipment mfg	Green
3577	Computer Peripheral Equipment, Nec-Blank magnetic and optical media mfg	Green
3577	Computer Peripheral Equipment, Nec-Other computer peripheral equipment mfg	Yellow
3577	Computer Peripheral Equipment, Nec-Photographic and photocopying equipment mfg.	Green
3577	Computer Peripheral Equipment, Nec-Printed circuit assembly manufacturing	Yellow
3578	Calculating and Accounting Equipment-Other commercial and service machinery mfg.	Green
3578	Calculating and Accounting Equipment-Other computer peripheral equipment mfg	Green
3578	Calculating and Accounting Equipment-Photographic and photocopying equipment mfg.	Green
3579	Office Machines, Nec-Office supplies, except paper, manufacturing	Green
3579	Office Machines, Nec-Other commercial and service machinery mfg.	Green

SIC		Hazard
Code	SIC Description	Grade
3579	Office Machines, Nec-Other measuring and controlling device mfg.	Green
3581	Automatic Vending Machines-Other commercial and service machinery mfg.	Green
3582	Commercial Laundry Equipment-Other commercial and service machinery mfg.	Green
3585	Refrigeration and Heating Equipment-AC, refrigeration, and forced air heating	Yellow
3585	Refrigeration and Heating Equipment-Other motor vehicle parts manufacturing	Yellow
	Measuring and Dispensing Pumps-Measuring, Dispensing, and Other Pumping Equipment	Yellow
	Manufacturing	
	Service Industry Machinery, Nec-Other commercial and service machinery mfg.	Yellow
	Scales and Balances, Except Laboratory-Scale and balance manufacturing	Yellow
	Industrial Machinery, Nec-Electroplating, anodizing, and coloring metal	Yellow
	Industrial Machinery, Nec-Machine shops	Yellow
	Industrial Machinery, Nec-Miscellaneous fabricated metal product mfg.	Yellow
	Industrial Machinery, Nec-Miscellaneous general purpose machinery mfg.	Yellow
	Industrial Machinery, Nec-Other commercial and service machinery mfg.	Yellow
3599	Industrial Machinery, Nec-Other measuring and controlling device mfg.	Yellow
3599	Industrial Machinery, Nec-Other motor vehicle parts manufacturing	Yellow
3612	Power, Distribution and Specialty Transformers-Electric power and specialty transformer mfg.	Yellow
	Switchgear and Switchboard Apparatus-Switchgear and switchboard apparatus mfg.	Yellow
	Motors and Generators-Motor and generator manufacturing	Yellow
	Carbon and Graphite Products-Carbon and graphite product manufacturing	Yellow
	Electrical Industrial Apparatus-Miscellaneous electrical equipment mfg.	Yellow
	Household Cooking Equipment-Major Household Appliance Manufacturing	Yellow
	Household Refrigerators and Freezers-Major Household Appliance Manufacturing	Yellow
	Household Laundry Equipment-Major Household Appliance Manufacturing	Yellow
	Electric Housewares and Fans-All other miscellaneous manufacturing	Yellow
	Electric Housewares and Fans-Heating equipment, except warm air furnaces	Yellow
	Electric Housewares and Fans-Small electrical appliance manufacturing	Yellow
	Household Vacuum Cleaners-Small electrical appliance manufacturing	Yellow
	Household Appliances, Nec-Major Household Appliance Manufacturing	Yellow
	Household Appliances, Nec-Other industrial machinery manufacturing	Yellow
	Household Appliances, Nec-Small electrical appliance manufacturing	Yellow
	Electric Lamps-Electric lamp bulb and part manufacturing	Yellow
	Current-carrying Wiring Devices-Current-carrying wiring device manufacturing	Yellow
	Noncurrent-carrying Wiring Devices-Noncurrent-carrying wiring device mfg.	Yellow
	Residential Lighting Fixtures-Residential electric lighting fixture mfg.	Yellow
	Commercial Lighting Fixtures-Nonresidential electric lighting fixture mfg.	Yellow
3647	Vehicular Lighting Equipment-Motor vehicle electric equipment mfg.	Yellow
3648	Lighting Equipment, Nec-Other lighting equipment manufacturing	Green
3651	Household Audio and Video Equipment-Audio and video equipment manufacturing	Green
3652	Prerecorded Records and Tapes-Software and prerecorded media reproducing	Green
3661	Telephone and Telegraph Apparatus-Printed circuit assembly manufacturing	Yellow

SIC Code	SIC Description	Hazard Grade
	Telephone and Telegraph Apparatus-Telephone apparatus manufacturing	Green
3001	receptione and receptopin apparatus receptions apparatus managed and	
3663	Radio and T.v. Communications Equipment-Broadcast and wireless communications equip.	Yellow
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3663	Radio and T.v. Communications Equipment-Electricity and signal testing instruments	Yellow
3715	Truck Trailers-Truck trailer manufacturing	Yellow
3716	Motor Homes-Motor home manufacturing	Yellow
3731	Shipbuilding and Repairing-Ship building and repairing	Yellow
		Yellow
	Railroad Equipment-Measuring, Dispensing, and Other Pumping Equipment Manufacturing	
	Railroad Equipment-Railroad rolling stock manufacturing	Yellow
	Motorcycles, Bicycles, and Parts-Motorcycle, bicycle, and parts manufacturing	Yellow
	Travel Trailers and Campers-Travel trailer and camper manufacturing	Yellow
	Transportation Equipment, Nec-All other transportation equipment mfg.	Yellow
	Transportation Equipment, Nec-Industrial truck, trailer, and stacker mfg.	Yellow
	Transportation Equipment, Nec-Other motor vehicle parts manufacturing	Yellow
	Transportation Equipment, Nec-Travel trailer and camper manufacturing	Yellow
	Search and Navigation Equipment-Search, detection, and navigation instruments	Yellow
	Laboratory Apparatus and Furniture-AC, refrigeration, and forced air heating	Green
	Laboratory Apparatus and Furniture-Industrial process furnace and oven mfg.	Green
3821	Laboratory Apparatus and Furniture-Institutional furniture manufacturing	Green
3821	Laboratory Apparatus and Furniture-Miscellaneous general purpose machinery mfg.	Green
3821	Laboratory Apparatus and Furniture-Other industrial machinery manufacturing	Green
3821	Laboratory Apparatus and Furniture-Scale and balance manufacturing	Green
3821	Laboratory Apparatus and Furniture-Surgical appliance and supplies manufacturing	Green
3822	Static Controls (manufacturers)-Automatic environmental control manufacturing	Yellow
3823	Process control instruments-Industrial process variable instruments	Yellow
3824	Fluid Meters and Counting Devices-Totalizing fluid meters and counting devices	Yellow
3825	Instruments To Measure Electricity-Electricity and signal testing instruments	Yellow
3825	Instruments To Measure Electricity-Totalizing fluid meters and counting devices	Yellow
	Analytical instruments-Analytical laboratory instrument mfg.	Yellow
3827	Optical Instruments and Lenses-Optical instrument and lens manufacturing	Yellow
3829	Measuring and Controlling Devices, Nec-Other measuring and controlling device mfg.	Yellow
3829	Measuring and Controlling Devices, Nec-Surgical and medical instrument manufacturing	Yellow
3829	Measuring and Controlling Devices, Nec-Totalizing fluid meters and counting devices	Yellow
3841	Surgical and Medical Instruments-AC, refrigeration, and forced air heating	Green
3841	Surgical and Medical Instruments-Industrial process furnace and oven mfg.	Green
3841	Surgical and Medical Instruments-Institutional furniture manufacturing	Green
3841	Surgical and Medical Instruments-Miscellaneous general purpose machinery mfg.	Green

SIC		Hazard
Code	SIC Description	Grade
3841	Surgical and Medical Instruments-Other industrial machinery manufacturing	Green
3841	Surgical and Medical Instruments-Scale and balance manufacturing	Green
3841	Surgical and Medical Instruments-Small arms and ordnance manufacturing	Green
3841	Surgical and Medical Instruments-Surgical and medical instrument manufacturing	Green
3841	Surgical and Medical Instruments-Surgical appliance and supplies manufacturing	Yellow
3843	Dental Equipment and Supplies-Dental equipment and supplies manufacturing	Yellow
3845	Electromedical Equipment-Irradiation apparatus manufacturing	Yellow
	Ophthalmic Goods-Ophthalmic goods manufacturing	Yellow
3851	Ophthalmic Goods-Surgical appliance and supplies manufacturing	Yellow
3861	Photographic Equipment and Supplies-Photographic and photocopying equipment mfg.	Yellow
3861	Photographic Equipment and Supplies-Photographic film and chemical manufacturing	Yellow
3873	Watches, Clocks, Watchcases, and Parts-Other measuring and controlling device mfg.	Green
3911	Jewelry, Precious Metal-Jewelry and silverware manufacturing	Green
	Silverware and Plated Ware-Jewelry and silverware manufacturing	Green
	Silverware and Plated Ware-Metal cookware, cutlery and flatware mfg	Green
	Silverware and Plated Ware-Miscellaneous fabricated metal product mfg.	Green
3915	Jewelers' Materials and Lapidary Work-Jewelry and silverware manufacturing	Green
3915	Jewelers' Materials and Lapidary Work-Other measuring and controlling device mfg.	Green
3931	Musical Instruments-Musical instrument manufacturing	Green
3949	Sporting and athletic Goods, Nec-Sporting and athletic goods manufacturing	Yellow
3951	Pens and Mechanical Pencils-Office supplies, except paper, manufacturing	Green
3952	Lead Pencils and Art Goods-Institutional furniture manufacturing	Green
3952	Lead Pencils and Art Goods-Office supplies, except paper, manufacturing	Green
3952	Lead Pencils and Art Goods-Other miscellaneous chemical product mfg.	Green
3953	Marking Devices-Office supplies, except paper, manufacturing	Green
3955	Carbon Paper and Inked Ribbons-Office supplies, except paper, manufacturing	Green
	Costume Jewelry-Fastener, button, needle, and pin mfg.	Yellow
	Costume Jewelry-Jewelry and silverware manufacturing	Yellow
	Fasteners, Buttons, Needles, and Pins-Fastener, button, needle, and pin mfg.	Yellow
3991	Brooms and Brushes-Broom, brush, and mop manufacturing	Green
	Signs and Advertising Specialties-Commercial screen printing	Green
3993	Signs and Advertising Specialties-Sign manufacturing	Green
3995	Burial Caskets-Burial casket manufacturing	Green
3996	Hard Surface Floor Coverings, Nec-All other plastics product manufacturing	Green
3999	Manufacturing Industries, Nec-All other miscellaneous manufacturing	Yellow
3999	Manufacturing Industries, Nec-All other plastics product manufacturing	Yellow
3999	Manufacturing Industries, Nec-Boat building	Yellow
3999	Manufacturing Industries, Nec-Doll, toy, and game manufacturing	Yellow
3999	Manufacturing Industries, Nec-Institutional furniture manufacturing	Green
3999	Manufacturing Industries, Nec-Leather and hide tanning and finishing	Yellow

SIC	SIC Description	Hazard
Code	SIC Description	Grade
3999	Manufacturing Industries, Nec-Metal coating and nonprecious engraving	Green
3999	Manufacturing Industries, Nec-Metal cookware, cutlery and flatware mfg	Yellow
3999	Manufacturing Industries, Nec-Miscellaneous fabricated metal product mfg.	Green
3999	Manufacturing Industries, Nec-Miscellaneous wood product manufacturing	Yellow
3999	Manufacturing Industries, Nec-Other commercial and service machinery mfg.	Green
3999	Manufacturing Industries, Nec-Other miscellaneous chemical product mfg.	Yellow
3999	Manufacturing Industries, Nec-Residential electric lighting fixture mfg.	Yellow
3999	Manufacturing Industries, Nec-Saw blade and handtool manufacturing	Green
3999	Manufacturing Industries, Nec-Small electrical appliance manufacturing	Yellow
5012	Automobiles and Other Motor Vehicles-Business to business electronic markets	Yellow
5012	Automobiles and Other Motor Vehicles-Motor vehicle merchant wholesalers	Yellow
5012	Automobiles and Other Motor Vehicles-Wholesale trade agents and brokers	Yellow
5021	Furniture-Business to business electronic markets	Green
5021	Furniture-Furniture merchant wholesalers	Green
5021	Furniture-Furniture stores	Green
5021	Furniture-Wholesale trade agents and brokers	Green
	Homefurnishings-Business to business electronic markets	Green
	Homefurnishings-Floor covering stores	Green
	Homefurnishings-Home furnishing merchant wholesalers	Green
5023	Homefurnishings-Wholesale trade agents and brokers	Green
	Lumber, Plywood, and Millwork-Business to business electronic markets	Green
	Lumber, Plywood, and Millwork-Home centers	Green
5031	Lumber, Plywood, and Millwork-Lumber and wood merchant wholesalers	Green
5031	Lumber, Plywood, and Millwork-Wholesale trade agents and brokers	Green
5032	Brick, Stone, and Related Material-Business to business electronic markets	Green
5032	Brick, Stone, and Related Material-Masonry material merchant wholesalers	Green
5032	Brick, Stone, and Related Material-Other building material dealers	Green
5032	Brick, Stone, and Related Material-Wholesale trade agents and brokers	Green
5033	Roofing, Siding, and Insulation-Business to business electronic markets	Green
5033	Roofing, Siding, and Insulation-Other building material dealers	Green
5033	Roofing, Siding, and Insulation-Roofing and siding merchant wholesalers	Green
5033	Roofing, Siding, and Insulation-Wholesale trade agents and brokers	Green
5039	Construction Materials, Nec-Business to business electronic markets	Green
5039	Construction Materials, Nec-Lumber and wood merchant wholesalers	Green
5039	Construction Materials, Nec-Other building material dealers	Green
5039	Construction Materials, Nec-Other const. material merchant wholesalers	Green
5039	Construction Materials, Nec-Wholesale trade agents and brokers	Green
5043	Photographic Equipment and Supplies-Business to business electronic markets	Green
5043	Photographic Equipment and Supplies-Photographic equip. merchant wholesalers	Green
5043	Photographic Equipment and Supplies-Wholesale trade agents and brokers	Green
5044	Office Equipment-Business to business electronic markets	Green
5044	Office Equipment-Office equipment merchant wholesalers	Green
5044	Office Equipment-Office supplies and stationery stores	Green

SIC	SIC Description	Hazard
Code	Sie Description	Grade
5044	Office Equipment-Wholesale trade agents and brokers	Green
5045	Computers, Peripherals, and Software-Business to business electronic markets	Green
5045	Computers, Peripherals, and Software-Computer and software merchant wholesalers	Green
5045	Computers, Peripherals, and Software-Electronics stores	Green
5045	Computers, Peripherals, and Software-Wholesale trade agents and brokers	Green
5046	Commercial Equipment, Nec-Business to business electronic markets	Green
5046	Commercial Equipment, Nec-Other commercial equip. merchant wholesalers	Green
5046	Commercial Equipment, Nec-Wholesale trade agents and brokers	Green
5047	Medical and Hospital Equipment-All other health and personal care stores	Yellow
5047	Medical and Hospital Equipment-Business to business electronic markets	Yellow
5047	Medical and Hospital Equipment-Medical equipment merchant wholesalers	Yellow
5047	Medical and Hospital Equipment-Wholesale trade agents and brokers	Yellow
5048	Ophthalmic Goods-Business to business electronic markets	Yellow
5048	Ophthalmic Goods-Ophthalmic goods merchant wholesalers	Yellow
5048	Ophthalmic Goods-Wholesale trade agents and brokers	Yellow
	Professional Equipment, Nec-Business to business electronic markets	Green
	Professional Equipment, Nec-Office supplies and stationery stores	Green
	Professional Equipment, Nec-Other professional equip. merchant wholesaler	Green
	Professional Equipment, Nec-Wholesale trade agents and brokers	Green
	Metals Service Centers and Offices-Business to business electronic markets	Green
5051	Metals Service Centers and Offices-Metal merchant wholesalers	Green
	Metals Service Centers and Offices-Wholesale trade agents and brokers	Green
	Coal and Other Minerals and Ores-Business to business electronic markets	Green
	Coal and Other Minerals and Ores-Coal and other mineral merchant wholesalers	Green
5052	Coal and Other Minerals and Ores-Wholesale trade agents and brokers	Green
	Electrical Apparatus and Equipment-Business to business electronic markets	Green
	Electrical Apparatus and Equipment-Elec. equip. and wiring merchant wholesalers	Green
	Electrical Apparatus and Equipment-Other building material dealers	Green
5063	Electrical Apparatus and Equipment-Wholesale trade agents and brokers	Green
5064	Electrical Appliances, Television and Radio-Appliance and electronics merchant whls.	Green
5064	Electrical Appliances, Television and Radio-Business to business electronic markets	Green
5064	Electrical Appliances, Television and Radio-Electronics stores	Green
5064	Electrical Appliances, Television and Radio-Household appliance stores	Green
5064	Electrical Appliances, Television and Radio-Other building material dealers	Green
5064	Electrical Appliances, Television and Radio-Plumbing equip. merchant wholesalers	Green
5064	Electrical Appliances, Television and Radio-Wholesale trade agents and brokers	Green
5065	Electronic Parts and Equipment, Nec-Business to business electronic markets	Green
5065	Electronic Parts and Equipment, Nec-Electronics stores	Yellow
5065	Electronic Parts and Equipment, Nec-Other electronic parts merchant wholesalers	Green
5065	Electronic Parts and Equipment, Nec-Wholesale trade agents and brokers	Green

SIC	910.5	Hazard
Code	SIC Description	Grade
5072	Hardware-Business to business electronic markets	Green
5072	Hardware-Hardware merchant wholesalers	Green
5072	Hardware-Hardware stores	Green
5072	Hardware-Wholesale trade agents and brokers	Green
5074	Plumbing and Hydronic Heating Supplies-Appliance and electronics merchant whis.	Green
5074	Plumbing and Hydronic Heating Supplies-Business to business electronic markets	Green
5074	Plumbing and Hydronic Heating Supplies-Other building material dealers	Green
5074	Plumbing and Hydronic Heating Supplies-Plumbing equip. merchant wholesalers	Green
5074	Plumbing and Hydronic Heating Supplies-Wholesale trade agents and brokers	Green
5075	Warm Air Heating and Air Conditioning-Business to business electronic markets	Green
5075	Warm Air Heating and Air Conditioning-HVAC equip. merchant wholesalers	Green
5075	Warm Air Heating and Air Conditioning-Wholesale trade agents and brokers	Green
5078	Refrigeration Equipment and Supplies-Business to business electronic markets	Green
5078	Refrigeration Equipment and Supplies-Refrigeration equip. merchant wholesalers	Green
5078	Refrigeration Equipment and Supplies-Wholesale trade agents and brokers	Green
5082	Construction and Mining Machinery-Business to business electronic markets	Green
5082	Construction and Mining Machinery-Construction equipment merchant wholesalers	Green
5082	Construction and Mining Machinery-Wholesale trade agents and brokers	Green
5083	Farm and Garden Machinery-Business to business electronic markets	Green
5083	Farm and Garden Machinery-Farm and garden equip. merchant wholesalers	Green
5083	Farm and Garden Machinery-Outdoor power equipment stores	Yellow
5083	Farm and Garden Machinery-Wholesale trade agents and brokers	Green
5084	Industrial Machinery and Equipment-Business to business electronic markets	Green
5084	Industrial Machinery and Equipment-Industrial supplies merchant wholesalers	Green
5084	Industrial Machinery and Equipment-Wholesale trade agents and brokers	Green
5085	Industrial Supplies-Business to business electronic markets	Green
5085	Industrial Supplies-Industrial supplies merchant wholesalers	Green
5085	Industrial Supplies-Industrial supplies merchant wholesalers	Green
5085	Industrial Supplies-Store retailers not specified elsewhere	Green
5085	Industrial Supplies-Wholesale trade agents and brokers	Green
5087	Service Establishment Equipment-Business to business electronic markets	Green
	Service Establishment Equipment-Cosmetic and beauty supply stores	Green
5087	Service Establishment Equipment-Service estab. equip. merchant wholesalers	Green
5087	Service Establishment Equipment-Wholesale trade agents and brokers	Green
5088	Transportation Equipment and Supplies-Business to business electronic markets	Green
5088	Transportation Equipment and Supplies-Transport. goods merchant wholesalers	Green
5088	Transportation Equipment and Supplies-Wholesale trade agents and brokers	Green
	Sporting and Recreation Goods-Business to business electronic markets	Green
	Sporting and Recreation Goods-Sporting goods merchant wholesalers	Green
	Sporting and Recreation Goods-Sporting goods stores	Green
5091	Sporting and Recreation Goods-Wholesale trade agents and brokers	Green

SIC	SIC Description	Hazard
Code	SIC Description	Grade
5092	Toys and Hobby Goods and Supplies-Business to business electronic markets	Green
5092	Toys and Hobby Goods and Supplies-Hobby, toy, and game stores	Yellow
5092	Toys and Hobby Goods and Supplies-Toy and hobby goods merchant wholesalers	Yellow
5092	Toys and Hobby Goods and Supplies-Wholesale trade agents and brokers	Green
5093	Scrap and Waste Materials-Business to business electronic markets	Green
5093	Scrap and Waste Materials-Recyclable material merchant wholesalers	Green
5093	Scrap and Waste Materials-Wholesale trade agents and brokers	Green
5094	Jewelry and Precious Stones-Business to business electronic markets	Green
5094	Jewelry and Precious Stones-Jewelry merchant wholesalers	Green
5094	Jewelry and Precious Stones-Jewelry stores	Green
5094	Jewelry and Precious Stones-Wholesale trade agents and brokers	Green
5099	Durable Goods, Nec-Business to business electronic markets	Green
5099	Durable Goods, Nec-Electronics stores	Green
5099	Durable Goods, Nec-Hobby, toy, and game stores	Green
5099	Durable Goods, Nec-Other building material dealers	Green
5099	Durable Goods, Nec-Other durable goods merchant wholesalers	Green
5099	Durable Goods, Nec-Sporting goods stores	Green
5099	Durable Goods, Nec-Wholesale trade agents and brokers	Green
5111	Printing and Writing Paper-Business to business electronic markets	Green
5111	Printing and Writing Paper-Office supplies and stationery stores	Green
5111	Printing and Writing Paper-Printing and writing paper merch. whls.	Green
5111	Printing and Writing Paper-Wholesale trade agents and brokers	Green
5112	Stationery and Office Supplies-Business to business electronic markets	Green
	Stationery and Office Supplies-Office supplies and stationery stores	Green
	Stationery and Office Supplies-Office supplies merchant wholesalers	Green
5112	Stationery and Office Supplies-Wholesale trade agents and brokers	Green
5113	Industrial and Personal Service Paper-Business to business electronic markets	Green
	Industrial and Personal Service Paper-Industrial paper merchant wholesalers	Green
5113	Industrial and Personal Service Paper-Store retailers not specified elsewhere	Green
5113	Industrial and Personal Service Paper-Wholesale trade agents and brokers	Green
5131	Piece Goods and Notions-Business to business electronic markets	Green
5131	Piece Goods and Notions-Piece goods merchant wholesalers	Green
5131	Piece Goods and Notions-Sewing, needlework, and piece goods stores	Green
5131	Piece Goods and Notions-Textile and fabric finishing mills	Green
	Piece Goods and Notions-Wholesale trade agents and brokers	Green
	Men's and Boy's Clothing-Business to business electronic markets	Green
	Men's and Boy's Clothing-Men's and boys' clothing merchant wholesalers	Green
	Men's and Boy's Clothing-Men's clothing stores	Green
	Men's and Boy's Clothing-Other clothing stores	Green
	Men's and Boy's Clothing-Sporting goods merchant wholesalers	Green
	Men's and Boy's Clothing-Wholesale trade agents and brokers	Green
5137	Women's and Children's Clothing-Business to business electronic markets	Green
5137	Women's and Children's Clothing-Children's and infants' clothing stores	Yellow
5137	Women's and Children's Clothing-Other clothing stores	Green

SIC		Hazard
Code	SIC Description	Grade
5137	Women's and Children's Clothing-Sporting goods merchant wholesalers	Green
5137	Women's and Children's Clothing-Wholesale trade agents and brokers	Green
5137	Women's and Children's Clothing-Women's and children's clothing merch. whls.	Green
5137	Women's and Children's Clothing-Women's clothing stores	Green
5139	Footwear-Business to business electronic markets	Green
5139	Footwear-Footwear merchant wholesalers	Green
5139	Footwear-Shoe stores	Green
5139	Footwear-Wholesale trade agents and brokers	Green
5154	Livestock-Business to business electronic markets	Green
5154	Livestock-Livestock merchant wholesalers	Green
5154	Livestock-Wholesale trade agents and brokers	Green
5159	Farm-product Raw Materials, Nec-Business to business electronic markets	Green
5159	Farm-product Raw Materials, Nec-Nursery, garden, and farm supply stores	Green
5159	Farm-product Raw Materials, Nec-Other farm product raw material merch. whls.	Green
5159	Farm-product Raw Materials, Nec-Wholesale trade agents and brokers	Green
5162	Plastics Materials and Basic Shapes-Business to business electronic markets	Green
5162	Plastics Materials and Basic Shapes-Plastics materials merchant wholesalers	Green
5162	Plastics Materials and Basic Shapes-Store retailers not specified elsewhere	Green
5162	Plastics Materials and Basic Shapes-Wholesale trade agents and brokers	Green
5171	Petroleum Bulk Stations and Terminals-Fuel dealers	Green
5171	Petroleum Bulk Stations and Terminals-Petroleum bulk stations and terminals	Green
	Petroleum Products, Nec-Business to business electronic markets	Green
5172	Petroleum Products, Nec-Other petroleum merchant wholesalers	Green
5172	Petroleum Products, Nec-Wholesale trade agents and brokers	Green
	Farm Supplies-Business to business electronic markets	Green
	Farm Supplies-Farm supplies merchant wholesalers	Green
	Farm Supplies-Nursery, garden, and farm supply stores	Green
	Farm Supplies-Wholesale trade agents and brokers	Green
	Books, Periodicals, and Newspapers-Book and periodical merchant wholesalers	Green
	Books, Periodicals, and Newspapers-Book stores	Green
	Books, Periodicals, and Newspapers-Business to business electronic markets	Green
	Books, Periodicals, and Newspapers-Wholesale trade agents and brokers	Green
	Flowers and Florists Supplies-Business to business electronic markets	Green
	Flowers and Florists Supplies-Nursery and florist merchant wholesalers	Green
	Flowers and Florists Supplies-Nursery, garden, and farm supply stores	Green
	Flowers and Florists Supplies-Wholesale trade agents and brokers	Green
	Paints, Varnishes, and Supplies-Business to business electronic markets	Green
	Paints, Varnishes, and Supplies-Paint and supplies merchant wholesalers	Green
	Paints, Varnishes, and Supplies-Wholesale trade agents and brokers	Green
	Nondurable Goods, Nec-Business to business electronic markets	Green
	Nondurable Goods, Nec-Footwear merchant wholesalers	Green
	Nondurable Goods, Nec-Gift, novelty, and souvenir stores	Green
	Nondurable Goods, Nec-Other nondurable goods merchant wholesalers	Green
5199	Nondurable Goods, Nec-Pet and pet supplies stores	Green

SIC	SIC Description	Hazard
Code	SIC Description	Grade
5199	Nondurable Goods, Nec-Piece goods merchant wholesalers	Green
5199	Nondurable Goods, Nec-Plastics materials merchant wholesalers	Green
5199	Nondurable Goods, Nec-Tobacco stores	Green
5199	Nondurable Goods, Nec-Wholesale trade agents and brokers	Green
5211	Lumber and Other Building Materials-Home centers	Yellow
5211	Lumber and Other Building Materials-Other building material dealers	Yellow
5231	Paint, Glass, and Wallpaper Stores-Other building material dealers	Green
5231	Paint, Glass, and Wallpaper Stores-Paint and wallpaper stores	Green
5251	Hardware stores-Hardware stores	Green
5261	Retail Nurseries and Garden Stores-Nursery, garden, and farm supply stores	Green
5261	Retail Nurseries and Garden Stores-Outdoor power equipment stores	Green
5271	Mobile Home Dealers-Manufactured, mobile, home dealers	Yellow
5311	Department Stores-Department Stores	Yellow
5311	Department Stores-Warehouse Clubs and Supercenters	Yellow
5331	Variety Stores-All Other General Merchandise Stores	Yellow
5399	Miscellaneous General Merchandise-All Other General Merchandise Stores	Yellow
5399	Miscellaneous General Merchandise-Department Stores	Yellow
5399	Miscellaneous General Merchandise-Warehouse Clubs and Supercenters	Yellow
5511	New and Used Car Dealers-New car dealers	Green
5521	Used Car Dealers-Used car dealers	Green
5541	Gasoline Service Stations-Gasoline stations with convenience stores	Green
5541	Gasoline Service Stations-Other gasoline stations	Green
5551	Boat Dealers-Boat dealers	Green
5561	Recreational Vehicle Dealers-Recreational vehicle dealers	Green
5571	Motorcycle Dealers-Motorcycle, ATV, and other vehicle dealers	Green
5599	Automotive Dealers, Nec-Motorcycle, ATV, and other vehicle dealers	Green
5611	Men's and Boys' Clothing Stores-Clothing accessories stores	Green
5611	Men's and Boys' Clothing Stores-Men's clothing stores	Green
5621	Women's Clothing Stores-Other clothing stores	Green
	Women's Clothing Stores-Women's clothing stores	Green
5632	Women's Accessory and Specialty Stores-Clothing accessories stores	Green
5632	Women's Accessory and Specialty Stores-Other clothing stores	Green
	Children's and Infants' Wear Stores-Children's and infants' clothing stores	Yellow
5651	Family Clothing Stores-Family clothing stores	Green
5661	Shoe stores-Shoe stores	Green
5699	Miscellaneous Apparel and Accessories-Clothing accessories stores	Green
5699	Miscellaneous Apparel and Accessories-Men's and boys' cut and sew apparel mfg	Green
	Miscellaneous Apparel and Accessories-Men's and boys' cut and sew apparel mfg	Green
5699	Miscellaneous Apparel and Accessories-Other clothing stores	Green
5699	Miscellaneous Apparel and Accessories-Women's, girls', infants' cut-sew apparel mfg	Green
5712	Furniture Stores-Furniture stores	Green
5712	Furniture Stores-Nonupholstered wood household furniture mfg.	Green
5712	Furniture Stores-Upholstered household furniture manufacturing	Green

SIC	SIC Description	Hazard
Code	0.0 Desc. p. 10.11	Grade
	Furniture Stores-Wood kitchen cabinet and countertop mfg.	Green
	Floor Covering Stores-Floor covering stores	Green
	Drapery and Upholstery Stores-Curtain and linen mills	Green
	Drapery and Upholstery Stores-Sewing, needlework, and piece goods stores	Green
	Drapery and Upholstery Stores-Window treatment stores	Green
	Miscellaneous Homefurnishings-All other home furnishings stores	Green
	Miscellaneous Homefurnishings-Pottery, ceramics, and plumbing fixture mfg	Green
5719	Miscellaneous Homefurnishings-Window treatment stores	Green
5722	Household Appliance Stores-Household appliance stores	Green
5731	Radio, Television, and Electronic Stores-Automotive parts and accessories stores	Green
5731	Radio, Television, and Electronic Stores-Electronics stores	Green
5734	Computer and Software Stores-Electronics stores	Green
5735	Record and Prerecorded Tape Stores-Electronics stores	Green
5736	Musical Instrument Stores-Musical instrument and supplies stores	Green
5812	Eating Places-Cafeterias, Grill Buffets, and Buffets	Yellow
5812	Eating Places-Caterers	Yellow
5812	Eating Places-Food Service Contractors	Yellow
5812	Eating Places-Full Service Restaurants	Yellow
5812	Eating Places-Limited Service Restaurants	Yellow
5812	Eating Places-Snack and Nonalcoholic Beverage Bars	Yellow
5812	Eating Places-Theater Companies and Dinner Theaters	Yellow
5932	Used Merchandise Stores-Used merchandise stores	Yellow
5941	Sporting Goods and Bicycle Shops-Sporting goods stores	Green
5942	Book stores-Book stores	Green
5943	Stationery Stores-Office supplies and stationery stores	Green
5944	Jewelry Stores-Jewelry stores	Green
5945	Hobby, Toy, and Game Shops-Hobby, toy, and game stores	Yellow
5946	Camera and Photographic Supply Stores-Electronics stores	Yellow
5947	Gift, Novelty, and Souvenir Shop-Gift, novelty, and souvenir stores	Yellow
5948	Luggage and Leather Goods Stores-Luggage and leather goods stores	Green
5949	Sewing, Needlework, and Piece Goods-Sewing, needlework, and piece goods stores	Green
5961	Catalog and Mail-order Houses-Electronic Shopping and Mail-Order Houses	Green
5962	Merchandising Machine Operators-Vending machine operators	Green
	Direct Selling Establishments-Other direct selling establishments	Green
5983	Fuel Oil Dealers-Fuel dealers	Yellow
5984	Liquefied Petroleum Gas Dealers-Fuel dealers	Yellow
5989	Fuel Dealers, Nec-Fuel dealers	Yellow
5992	Florists-Florists	Green
5994	News Dealers and Newsstands-News dealers and newsstands	Green
5995	Optical Goods Stores-Ophthalmic goods manufacturing	Yellow
	Optical Goods Stores-Optical goods stores	Yellow
5999	Miscellaneous Retail Stores, Nec-All other health and personal care stores	Yellow
	Miscellaneous Retail Stores, Nec-Art dealers	Green

SIC Code	SIC Description						
5999	Miscellaneous Retail Stores, Nec-Cosmetic and beauty supply stores	Yellow					
5999	Miscellaneous Retail Stores, Nec-Electronics stores	Green					
5999	Miscellaneous Retail Stores, Nec-Pet and pet supplies stores	Green					
5999	Miscellaneous Retail Stores, Nec-Store retailers not specified elsewhere	Green					
5999	Miscellaneous Retail Stores, Nec-Surgical appliance and supplies manufacturing	Yellow					

Exhibit C: Consumable Products Coverage Hazard Groups

SIC	CIC Description	Hazard
Code	SIC Description	Grade
0111	Wheat-Wheat Farming	Green
0115	Corn - corn farming	Green
0116	Soybeans-Soybean farming	Green
0119	Cash grains, Nec	Green
0131	Cotton-Cotton farming	Green
0133	Sugarcane-Sugarcane farming	Green
0134	Irish potatoes-Potato farming	Green
0139	Field crops, excepts cash grain	Green
0161	Vegetables and melons-Potato farming	Green
0172	Grapes-Grape vineyards	Green
0174	Citrus fruits	Green
0175	Deciduous Tree Fruits	Green
0179	Fruits and Tree Nuts, Nec-Fruit and tree nut combination farming	Green
0181	Ornamental Nursery Products	Green
0912	Finfish-Finfish Fishing	Green
0913	Shellfish-Shellfish fishing	Green
2021	Creamery Butter-Creamery butter manufacturing	Green
2026	Fluid milk-Fluid milk manufacturing	Green
2032	Canned specialties-Specialty canning	Green
2033	Canned fruits and specialties-Fruit and vegetable canning	Green
2035	Pickles, sauces, and salad dressings-Fruit and vegetable canning	Green
2043	Cereal Breakfast Foods	Green
2045	Prepared flour mixes and doughs-Pasta, dough and mixes from purchased flour	Green
2046	Wet corn milling-Wet corn milling	Green
2051	Bread, cake, and related products-Commercial bakeries	Green
2052	Cookies and crackers-Commercial bakeries	Green
2061	Raw Cane Sugar-Cane sugar manufacturing	Green
2062	Cane Sugar Refining-Cane sugar manufacturing	Green
2067	Chewing gum-Nonchocolate confectionery manufacturing	Green
2074	Cottonseed Oil Mills	Green
2075	Soybean Oil Mills	Green
2076	Vegetable Oil Mills, Nec-Soybean and other oilseed processing	Green
2079	Edible Fats and Oils processing, refining and blending	Green
2082	Malt Beverages-Breweries. Spice and extract manufacturing	Green
2083	Malt-Malt manufacturing	Green
2084	Wines, Brandy, and Brandy Spirits-Wineries	Green
2085	Distilled and Blended Liquors-Wineries & Distilleries	Green
2086	Bottled and Canned Soft Drinks-Soft drink and bottled water manufacturing	Green
2095	Roasted coffee-Coffee and tea manufacturing	Green
2096	Potato chips and similar snacks-Other snack food manufacturing	Green
2097	Manufactured Ice-Ice manufacturing	Green
2098	Macaroni and spaghetti-Pasta, dough and mixes from purchased flour	Green
2099	Food preparations, Nec-Mayonnaise, dressing, coffee and sauce manufacturing	Green
2844	Toilet Preparations-Soap, toilet preparation and other detergent manufacturing	Green

SIC Code	SIC Description	Hazard Grade				
5141	Groceries, General Line-General line grocery merchant wholesalers	Green				
5142	Packaged Frozen Goods-Packaged frozen food merchant wholesalers	Green				
5143	Dairy Products, Except Dried or Canned-Dairy product merchant wholesalers. Business to business electronic markets. Wholesale trade agents and brokers. All other specialty food	Green				
	stores					
5145	Confectionery-Confectionery merchant wholesalers. business to business electronic markets. wholesale trade agents and brokers. nut stores	Green				
5148	Fresh Fruits and Vegetables-Fruit and vegetable merchant wholesalers. business to business electronic markets. wholesale trade agents and brokers. fruit & vegetable markets.					
5149	Groceries and Related Products, Nec-Bottled water manufacturing. Nec other grocery product merchant wholesale. Nec business to business electronic markets. wholesale trade agents and brokers. nec all other specialty food stores. nec pet and pet supplies stores	Green				
5153	Grain and Field Beans-Grain and field bean merchant wholesalers. business to business electronic markets. wholesale trade agents and brokers. nursery / garden / farm supply stores	Green				
5181	Beer and Ale-Beer and ale merchant wholesalers. business to business electronic markets. wholesale trade agents and brokers. wine / liquor stores	Green				
5182	Wine and Distilled Beverages-Wine and spirit merchant wholesalers. business to business electronic markets. wholesale trade agents and brokers. beer / wine / liquor stores	Green				
5411	Grocery Stores-Supermarkets and other grocery stores. convenience stores. gasoline stations with convenience stores. department stores and other direct selling establishments. Warehouse clubs and Supercenters.	Green				
5431	Fruit and Vegetable Markets-Fruit and vegetable markets. other direct selling establishments	Green				
5441	Candy, nut and confectionery stores-Nonchocolate confectionery manufacturing. Confectionery mfg. from purchased chocolate. Confectionery and nut stores	Green				
5451	Dairy Products Stores-All other specialty food stores	Green				
5461	Retail Bakeries-Retail bakeries & baked goods stores	Green				
5921	Liquor Stores-Beer, wine, and liquor stores	Green				

Chubb Recall PlusSM Rating Plan

Component Parts Coverage

Step 1: Hazard Group Determination

Choose the appropriate SIC code from Exhibit A and identify the corresponding hazard group (green or yellow).

Step 2: Determination of Base Premium

Select the base premium from Table 1 (green) or Table 2 (yellow) based on sales (rounded to the nearest \$1 million), the choice of limits, and SIR.

Consumer Goods Coverage

Step 1: Hazard Group Determination

Choose the appropriate SIC code from Exhibit B and identify the corresponding hazard group (green or yellow).

Step 2: Determination of Base Premium

Select the base premium from Table 3 (green) or Table 4 (yellow) based on sales (rounded to the nearest \$1 million), the choice of limits, and SIR.

Consumable Goods Coverage

Step 1: Hazard Group Determination

Choose the appropriate SIC code from Exhibit C.

Step 2: Determination of Base Premium

Select the base premium from Table 5 based on sales (rounded to the nearest \$1 million), the choice of limits, and SIR.

<u>Shared Steps (applies to Component Parts, Consumer Goods, and Consumable Goods)</u>

Step 3: Schedule Rating

The below Schedule Rating may be applied to any of the three coverage types. Multiply the applicable factors below by the premium from the above steps.

NOTE: The maximum total amount of credit/debit for this Step is noted in the State Modification Limits table attached below.

	Credit	Debit
Loss History	25%	25%
Product Life Cycle	25%	25%
Insureds Position in Supply Change	25%	25%
Process Distribution	25%	25%
Written Plan in Place	25%	25%

State Modification Limits: The table below lists the maximum available Schedule Rating credit/debits

	+25% / +25% / -25% -40%		+40% / +50% / -40% -50%		No Limits	S/R Not Available
AL	MN	SC	AK	AR	IL	HI*
AZ	MO		GA	KY	TX	
CA	ND		KS	NC	WI	
CO	NJ		ME	TN	WY	
CT	NM		MD	VT		
DC	NV		MT			
DE	NY		MS			
FL	ОН		NE**			
IA	OR		NH			
ID	SD		OK			
IN	UT		RI			
LA	VA		PA			
MA	WA	·	WV			
MI						

^{*}Schedule Rating is not available in this state and the Schedule Rating step is deleted.

Step 4: Retroactive Date

For Component Parts and Consumer Goods a standard retroactive date of 12 months prior to the policy effective date is automatically included for each policy. No retroactive coverage is provided for Consumable Products due to the short shelf life of the products.

For Component Parts and Consumer Goods an earlier retroactive date can be provided for an additional charge as follows:

24 Months: 12.5% 60 Months: 25%

Step 5: Minimum Premium

The below minimum premium applies based on the limits selected:

Limit	Minimum Premium
\$25,000	N/A
\$50,000	\$250
\$100,000	\$500
\$250,000	\$1,250
\$500,000	\$2,500
\$1,000,000	\$5,000
\$2,000,000	\$10,000

Limit	\$25,000	\$50,000	\$100,000	\$250,000	\$500,000	\$1,000,000	\$2,000,000
Min Prem	N/A	\$250	\$500	\$1,250	\$2,500	\$5,000	\$10,000

Step 6: Terrorism Risk Insurance Act

The insured is provided the option of purchasing coverage under the Terrorism Risk Insurance Act. An additional charge of 5% of the total premium is added for this coverage.

Table 1: Component Parts Coverage Base Premiums - Green

Limit	\$25,000	\$50,000	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	\$250,000	\$250,000
Sales / SIR	\$2,500	\$2,500	\$5,000	\$5,000	\$10,000	\$25,000	\$5,000	\$10,000	\$25,000
\$1,000,000	\$196	\$361	\$316	\$577	\$505	\$500	\$1,250	\$1,250	\$1,250
\$2,000,000	\$278	\$511	\$447	\$818	\$715	\$590	\$1,627	\$1,424	\$1,250
\$3,000,000	\$339	\$625	\$547	\$999	\$875	\$721	\$1,989	\$1,740	\$1,436
\$4,000,000	\$393	\$723	\$633	\$1,157	\$1,012	\$835	\$2,302	\$2,014	\$1,662
\$5,000,000	\$440	\$809	\$708	\$1,294	\$1,132	\$934	\$2,575	\$2,253	\$1,859
\$6,000,000	\$481	\$886	\$775	\$1,417	\$1,240	\$1,023	\$2,820	\$2,468	\$2,036
\$7,000,000	\$520	\$957	\$837	\$1,531	\$1,339	\$1,105	\$3,046	\$2,665	\$2,199
\$8,000,000	\$557	\$1,024	\$896	\$1,639	\$1,434	\$1,183	\$3,261	\$2,853	\$2,354
\$9,000,000	\$590	\$1,086	\$950	\$1,738	\$1,521	\$1,254	\$3,458	\$3,026	\$2,496
\$10,000,000	\$622	\$1,144	\$1,001	\$1,831	\$1,602	\$1,322	\$3,644	\$3,188	\$2,630
\$11,000,000	\$652	\$1,199	\$1,049	\$1,919	\$1,679	\$1,385	\$3,819	\$3,341	\$2,757
\$12,000,000	\$682	\$1,256	\$1,099	\$2,009	\$1,758	\$1,450	\$3,998	\$3,498	\$2,886
\$13,000,000	\$708	\$1,303	\$1,141	\$2,086	\$1,825	\$1,505	\$4,150	\$3,631	\$2,996
\$14,000,000	\$737	\$1,356	\$1,186	\$2,169	\$1,898	\$1,566	\$4,316	\$3,777	\$3,116
\$15,000,000	\$762	\$1,402	\$1,226	\$2,243	\$1,962	\$1,619	\$4,463	\$3,905	\$3,222
\$16,000,000	\$787	\$1,448	\$1,267	\$2,317	\$2,027	\$1,672	\$4,610	\$4,034	\$3,328
\$17,000,000	\$811	\$1,493	\$1,306	\$2,389	\$2,090	\$1,724	\$4,753	\$4,159	\$3,431
\$18,000,000	\$836	\$1,538	\$1,345	\$2,460	\$2,153	\$1,776	\$4,896	\$4,284	\$3,534
\$19,000,000	\$857	\$1,578	\$1,380	\$2,524	\$2,209	\$1,822	\$5,023	\$4,395	\$3,626
\$20,000,000	\$881	\$1,620	\$1,418	\$2,592	\$2,268	\$1,871	\$5,159	\$4,514	\$3,724
\$21,000,000	\$903	\$1,661	\$1,453	\$2,657	\$2,325	\$1,918	\$5,288	\$4,627	\$3,817
\$22,000,000	\$922	\$1,697	\$1,485	\$2,716	\$2,376	\$1,960	\$5,404	\$4,728	\$3,901
\$23,000,000	\$945	\$1,738	\$1,521	\$2,781	\$2,433	\$2,007	\$5,534	\$4,842	\$3,995
\$24,000,000	\$963	\$1,773	\$1,551	\$2,836	\$2,482	\$2,047	\$5,644	\$4,939	\$4,075
\$25,000,000	\$984	\$1,810	\$1,584	\$2,896	\$2,534	\$2,090	\$5,763	\$5,043	\$4,160

Limit	\$500,000	\$500,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Sales / SIR	\$5,000	\$10,000	\$25,000	\$5,000	\$10,000	\$25,000	\$25,000	\$50,000
\$1,000,000	\$2,500	\$2,500	\$2,500	\$5,000	\$5,000	\$5,000	\$10,000	\$10,000
\$2,000,000	\$2,603	\$2,500	\$2,500	\$5,000	\$5,000	\$5,000	\$10,000	\$10,000
\$3,000,000	\$3,182	\$2,785	\$2,500	\$5,092	\$5,000	\$5,000	\$10,000	\$10,000
\$4,000,000	\$3,683	\$3,223	\$2,659	\$5,893	\$5,157	\$5,000	\$10,000	\$10,000
\$5,000,000	\$4,120	\$3,605	\$2,974	\$6,592	\$5,768	\$5,000	\$10,000	\$10,000
\$6,000,000	\$4,513	\$3,948	\$3,257	\$7,220	\$6,318	\$5,212	\$10,000	\$10,000
\$7,000,000	\$4,873	\$4,264	\$3,518	\$7,797	\$6,822	\$5,628	\$10,000	\$10,000
\$8,000,000	\$5,218	\$4,565	\$3,766	\$8,348	\$7,305	\$6,026	\$10,000	\$10,000
\$9,000,000	\$5,533	\$4,841	\$3,994	\$8,853	\$7,746	\$6,390	\$10,225	\$10,000
\$10,000,000	\$5,830	\$5,101	\$4,209	\$9,328	\$8,162	\$6,734	\$10,774	\$10,000
\$11,000,000	\$6,110	\$5,346	\$4,411	\$9,776	\$8,554	\$7,057	\$11,291	\$10,000
\$12,000,000	\$6,397	\$5,598	\$4,618	\$10,236	\$8,956	\$7,389	\$11,822	\$10,000
\$13,000,000	\$6,640	\$5,810	\$4,794	\$10,625	\$9,296	\$7,670	\$12,271	\$10,124
\$14,000,000	\$6,906	\$6,043	\$4,985	\$11,050	\$9,668	\$7,976	\$12,762	\$10,529
\$15,000,000	\$7,141	\$6,248	\$5,155	\$11,425	\$9,997	\$8,248	\$13,196	\$10,887
\$16,000,000	\$7,376	\$6,454	\$5,325	\$11,802	\$10,327	\$8,520	\$13,632	\$11,246
\$17,000,000	\$7,605	\$6,654	\$5,490	\$12,168	\$10,647	\$8,784	\$14,054	\$11,595
\$18,000,000	\$7,833	\$6,854	\$5,655	\$12,533	\$10,967	\$9,047	\$14,476	\$11,943
\$19,000,000	\$8,037	\$7,032	\$5,802	\$12,859	\$11,252	\$9,283	\$14,852	\$12,253
\$20,000,000	\$8,254	\$7,222	\$5,958	\$13,206	\$11,555	\$9,533	\$15,253	\$12,584
\$21,000,000	\$8,460	\$7,403	\$6,107	\$13,536	\$11,844	\$9,772	\$15,635	\$12,898
\$22,000,000	\$8,646	\$7,566	\$6,242	\$13,834	\$12,105	\$9,987	\$15,978	\$13,182
\$23,000,000	\$8,854	\$7,747	\$6,391	\$14,166	\$12,395	\$10,226	\$16,362	\$13,499
\$24,000,000	\$9,031	\$7,902	\$6,519	\$14,450	\$12,643	\$10,431	\$16,689	\$13,769
\$25,000,000	\$9,221	\$8,068	\$6,656	\$14,753	\$12,909	\$10,650	\$17,040	\$14,058

Table 2: Component Parts Coverage Base Premiums - Yellow

Limit	\$25,000	\$50,000	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	\$250,000	\$250,000
Sales / SIR	\$2,500	\$2,500	\$5,000	\$5,000	\$10,000	\$25,000	\$5,000	\$10,000	\$25,000
\$1,000,000	\$262	\$482	\$421	\$771	\$674	\$556	\$1,534	\$1,342	\$1,250
\$2,000,000	\$371	\$682	\$597	\$1,092	\$955	\$788	\$2,172	\$1,901	\$1,568
\$3,000,000	\$453	\$834	\$730	\$1,334	\$1,168	\$963	\$2,655	\$2,324	\$1,917
\$4,000,000	\$525	\$965	\$845	\$1,544	\$1,351	\$1,115	\$3,073	\$2,689	\$2,219
\$5,000,000	\$587	\$1,080	\$945	\$1,728	\$1,512	\$1,247	\$3,438	\$3,008	\$2,482
\$6,000,000	\$643	\$1,183	\$1,035	\$1,892	\$1,656	\$1,366	\$3,765	\$3,295	\$2,718
\$7,000,000	\$694	\$1,277	\$1,117	\$2,043	\$1,788	\$1,475	\$4,066	\$3,558	\$2,935
\$8,000,000	\$743	\$1,367	\$1,196	\$2,188	\$1,914	\$1,579	\$4,354	\$3,810	\$3,143
\$9,000,000	\$788	\$1,450	\$1,269	\$2,320	\$2,030	\$1,675	\$4,617	\$4,040	\$3,333
\$10,000,000	\$830	\$1,528	\$1,337	\$2,445	\$2,139	\$1,765	\$4,865	\$4,257	\$3,512
\$11,000,000	\$870	\$1,601	\$1,401	\$2,562	\$2,242	\$1,850	\$5,099	\$4,461	\$3,681
\$12,000,000	\$911	\$1,677	\$1,467	\$2,683	\$2,347	\$1,936	\$5,338	\$4,671	\$3,854
\$13,000,000	\$946	\$1,740	\$1,523	\$2,784	\$2,436	\$2,010	\$5,541	\$4,848	\$4,000
\$14,000,000	\$984	\$1,810	\$1,584	\$2,896	\$2,534	\$2,090	\$5,763	\$5,042	\$4,160
\$15,000,000	\$1,017	\$1,871	\$1,637	\$2,994	\$2,620	\$2,161	\$5,959	\$5,214	\$4,301
\$16,000,000	\$1,051	\$1,933	\$1,692	\$3,093	\$2,706	\$2,233	\$6,155	\$5,386	\$4,443
\$17,000,000	\$1,083	\$1,993	\$1,744	\$3,189	\$2,790	\$2,302	\$6,346	\$5,553	\$4,581
\$18,000,000	\$1,116	\$2,053	\$1,796	\$3,285	\$2,874	\$2,371	\$6,536	\$5,719	\$4,718
\$19,000,000	\$1,145	\$2,106	\$1,843	\$3,370	\$2,949	\$2,433	\$6,706	\$5,868	\$4,841
\$20,000,000	\$1,176	\$2,163	\$1,893	\$3,461	\$3,028	\$2,498	\$6,887	\$6,027	\$4,972
\$21,000,000	\$1,205	\$2,217	\$1,940	\$3,548	\$3,104	\$2,561	\$7,060	\$6,177	\$5,096
\$22,000,000	\$1,232	\$2,266	\$1,983	\$3,626	\$3,172	\$2,617	\$7,215	\$6,313	\$5,208
\$23,000,000	\$1,261	\$2,320	\$2,030	\$3,713	\$3,249	\$2,680	\$7,388	\$6,465	\$5,333
\$24,000,000	\$1,286	\$2,367	\$2,071	\$3,787	\$3,314	\$2,734	\$7,536	\$6,594	\$5,440
\$25,000,000	\$1,313	\$2,417	\$2,114	\$3,866	\$3,383	\$2,791	\$7,694	\$6,732	\$5,554

Limit	\$500,000	\$500,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Sales / SIR	\$5,000	\$10,000	\$25,000	\$5,000	\$10,000	\$25,000	\$25,000	\$50,000
\$1,000,000	\$2,500	\$2,500	\$2,500	\$5,000	\$5,000	\$5,000	\$10,000	\$10,000
\$2,000,000	\$3,475	\$3,041	\$2,509	\$5,561	\$5,000	\$5,000	\$10,000	\$10,000
\$3,000,000	\$4,249	\$3,718	\$3,067	\$6,798	\$5,948	\$5,000	\$10,000	\$10,000
\$4,000,000	\$4,918	\$4,303	\$3,550	\$7,868	\$6,885	\$5,680	\$10,000	\$10,000
\$5,000,000	\$5,501	\$4,813	\$3,971	\$8,801	\$7,701	\$6,353	\$10,165	\$10,000
\$6,000,000	\$6,025	\$5,272	\$4,349	\$9,640	\$8,435	\$6,959	\$11,134	\$10,000
\$7,000,000	\$6,506	\$5,693	\$4,697	\$10,410	\$9,109	\$7,515	\$12,024	\$10,000
\$8,000,000	\$6,966	\$6,095	\$5,029	\$11,146	\$9,752	\$8,046	\$12,873	\$10,620
\$9,000,000	\$7,387	\$6,464	\$5,333	\$11,819	\$10,342	\$8,532	\$13,651	\$11,262
\$10,000,000	\$7,784	\$6,811	\$5,619	\$12,454	\$10,898	\$8,991	\$14,385	\$11,868
\$11,000,000	\$8,158	\$7,138	\$5,889	\$13,052	\$11,421	\$9,422	\$15,075	\$12,437
\$12,000,000	\$8,541	\$7,473	\$6,166	\$13,666	\$11,958	\$9,865	\$15,784	\$13,022
\$13,000,000	\$8,866	\$7,757	\$6,400	\$14,185	\$12,412	\$10,240	\$16,384	\$13,517
\$14,000,000	\$9,220	\$8,068	\$6,656	\$14,752	\$12,908	\$10,649	\$17,039	\$14,057
\$15,000,000	\$9,534	\$8,342	\$6,882	\$15,254	\$13,347	\$11,012	\$17,618	\$14,535
\$16,000,000	\$9,848	\$8,617	\$7,109	\$15,757	\$13,788	\$11,375	\$18,200	\$15,015
\$17,000,000	\$10,154	\$8,884	\$7,330	\$16,246	\$14,215	\$11,728	\$18,764	\$15,480
\$18,000,000	\$10,458	\$9,151	\$7,550	\$16,733	\$14,642	\$12,079	\$19,327	\$15,945
\$19,000,000	\$10,730	\$9,389	\$7,746	\$17,168	\$15,022	\$12,393	\$19,829	\$16,359
\$20,000,000	\$11,020	\$9,642	\$7,955	\$17,632	\$15,428	\$12,728	\$20,365	\$16,801
\$21,000,000	\$11,295	\$9,884	\$8,154	\$18,073	\$15,814	\$13,046	\$20,874	\$17,221
\$22,000,000	\$11,544	\$10,101	\$8,333	\$18,470	\$16,162	\$13,333	\$21,333	\$17,600
\$23,000,000	\$11,821	\$10,343	\$8,533	\$18,914	\$16,549	\$13,653	\$21,845	\$18,022
\$24,000,000	\$12,057	\$10,550	\$8,704	\$19,292	\$16,880	\$13,926	\$22,282	\$18,383
\$25,000,000	\$12,311	\$10,772	\$8,887	\$19,697	\$17,235	\$14,219	\$22,750	\$18,769

Table 3: Consumer Goods Coverage Base Premiums - Green

Limit	\$25,000	\$50,000	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	\$250,000	\$250,000
Sales / SIR	\$2,500	\$2,500	\$5,000	\$5,000	\$10,000	\$25,000	\$5,000	\$10,000	\$25,000
\$1,000,000	\$220	\$405	\$355	\$648	\$567	\$500	\$1,290	\$1,250	\$1,250
\$2,000,000	\$312	\$574	\$502	\$918	\$804	\$663	\$1,828	\$1,599	\$1,319
\$3,000,000	\$381	\$702	\$614	\$1,123	\$982	\$810	\$2,234	\$1,955	\$1,613
\$4,000,000	\$441	\$812	\$711	\$1,299	\$1,137	\$938	\$2,586	\$2,263	\$1,867
\$5,000,000	\$494	\$908	\$795	\$1,454	\$1,272	\$1,049	\$2,893	\$2,531	\$2,088
\$6,000,000	\$541	\$995	\$871	\$1,592	\$1,393	\$1,149	\$3,168	\$2,772	\$2,287
\$7,000,000	\$584	\$1,075	\$940	\$1,719	\$1,504	\$1,241	\$3,421	\$2,994	\$2,470
\$8,000,000	\$625	\$1,150	\$1,007	\$1,841	\$1,611	\$1,329	\$3,663	\$3,205	\$2,644
\$9,000,000	\$663	\$1,220	\$1,068	\$1,952	\$1,708	\$1,409	\$3,885	\$3,399	\$2,804
\$10,000,000	\$699	\$1,286	\$1,125	\$2,057	\$1,800	\$1,485	\$4,093	\$3,582	\$2,955
\$11,000,000	\$732	\$1,347	\$1,179	\$2,156	\$1,886	\$1,556	\$4,290	\$3,754	\$3,097
\$12,000,000	\$767	\$1,411	\$1,234	\$2,257	\$1,975	\$1,629	\$4,491	\$3,930	\$3,242
\$13,000,000	\$796	\$1,464	\$1,281	\$2,343	\$2,050	\$1,691	\$4,662	\$4,079	\$3,365
\$14,000,000	\$828	\$1,523	\$1,332	\$2,436	\$2,132	\$1,759	\$4,849	\$4,242	\$3,500
\$15,000,000	\$856	\$1,575	\$1,378	\$2,519	\$2,204	\$1,819	\$5,013	\$4,387	\$3,619
\$16,000,000	\$884	\$1,627	\$1,423	\$2,602	\$2,277	\$1,879	\$5,179	\$4,531	\$3,738
\$17,000,000	\$911	\$1,677	\$1,467	\$2,683	\$2,348	\$1,937	\$5,339	\$4,672	\$3,854
\$18,000,000	\$939	\$1,727	\$1,511	\$2,764	\$2,418	\$1,995	\$5,500	\$4,812	\$3,970
\$19,000,000	\$963	\$1,772	\$1,551	\$2,835	\$2,481	\$2,047	\$5,643	\$4,937	\$4,073
\$20,000,000	\$989	\$1,820	\$1,592	\$2,912	\$2,548	\$2,102	\$5,795	\$5,071	\$4,183
\$21,000,000	\$1,014	\$1,865	\$1,632	\$2,985	\$2,612	\$2,155	\$5,940	\$5,197	\$4,288
\$22,000,000	\$1,036	\$1,907	\$1,668	\$3,050	\$2,669	\$2,202	\$6,070	\$5,312	\$4,382
\$23,000,000	\$1,061	\$1,952	\$1,708	\$3,124	\$2,733	\$2,255	\$6,216	\$5,439	\$4,487
\$24,000,000	\$1,082	\$1,991	\$1,742	\$3,186	\$2,788	\$2,300	\$6,340	\$5,548	\$4,577
\$25,000,000	\$1,105	\$2,033	\$1,779	\$3,253	\$2,846	\$2,348	\$6,474	\$5,664	\$4,673

Limit	\$500,000	\$500,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Sales / SIR	\$5,000	\$10,000	\$25,000	\$5,000	\$10,000	\$25,000	\$25,000	\$50,000
\$1,000,000	\$2,500	\$2,500	\$2,500	\$5,000	\$5,000	\$5,000	\$10,000	\$10,000
\$2,000,000	\$2,924	\$2,559	\$2,500	\$5,000	\$5,000	\$5,000	\$10,000	\$10,000
\$3,000,000	\$3,575	\$3,128	\$2,581	\$5,720	\$5,005	\$5,000	\$10,000	\$10,000
\$4,000,000	\$4,137	\$3,620	\$2,987	\$6,620	\$5,792	\$5,000	\$10,000	\$10,000
\$5,000,000	\$4,628	\$4,050	\$3,341	\$7,405	\$6,479	\$5,345	\$10,000	\$10,000
\$6,000,000	\$5,069	\$4,435	\$3,659	\$8,110	\$7,097	\$5,855	\$10,000	\$10,000
\$7,000,000	\$5,474	\$4,790	\$3,952	\$8,759	\$7,664	\$6,323	\$10,116	\$10,000
\$8,000,000	\$5,861	\$5,128	\$4,231	\$9,378	\$8,205	\$6,769	\$10,831	\$10,000
\$9,000,000	\$6,215	\$5,438	\$4,487	\$9,944	\$8,701	\$7,179	\$11,486	\$10,000
\$10,000,000	\$6,549	\$5,731	\$4,728	\$10,479	\$9,169	\$7,564	\$12,103	\$10,000
\$11,000,000	\$6,864	\$6,006	\$4,955	\$10,982	\$9,609	\$7,927	\$12,684	\$10,464
\$12,000,000	\$7,186	\$6,288	\$5,188	\$11,498	\$10,061	\$8,300	\$13,280	\$10,956
\$13,000,000	\$7,459	\$6,527	\$5,385	\$11,935	\$10,443	\$8,615	\$13,785	\$11,372
\$14,000,000	\$7,758	\$6,788	\$5,600	\$12,412	\$10,861	\$8,960	\$14,336	\$11,827
\$15,000,000	\$8,021	\$7,019	\$5,790	\$12,834	\$11,230	\$9,265	\$14,824	\$12,229
\$16,000,000	\$8,286	\$7,250	\$5,982	\$13,258	\$11,601	\$9,570	\$15,313	\$12,633
\$17,000,000	\$8,543	\$7,475	\$6,167	\$13,669	\$11,960	\$9,867	\$15,787	\$13,025
\$18,000,000	\$8,799	\$7,699	\$6,352	\$14,079	\$12,319	\$10,163	\$16,261	\$13,415
\$19,000,000	\$9,028	\$7,900	\$6,517	\$14,445	\$12,639	\$10,427	\$16,684	\$13,764
\$20,000,000	\$9,272	\$8,113	\$6,693	\$14,835	\$12,981	\$10,709	\$17,134	\$14,136
\$21,000,000	\$9,504	\$8,316	\$6,860	\$15,206	\$13,305	\$10,977	\$17,563	\$14,489
\$22,000,000	\$9,713	\$8,499	\$7,011	\$15,540	\$13,598	\$11,218	\$17,949	\$14,808
\$23,000,000	\$9,946	\$8,703	\$7,180	\$15,913	\$13,924	\$11,487	\$18,380	\$15,163
\$24,000,000	\$10,145	\$8,877	\$7,323	\$16,232	\$14,203	\$11,717	\$18,747	\$15,467
\$25,000,000	\$10,358	\$9,063	\$7,477	\$16,572	\$14,501	\$11,963	\$19,141	\$15,791

Table 4: Consumer Goods Coverage Base Premiums - Yellow

Limit	\$25,000	\$50,000	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	\$250,000	\$250,000
Sales / SIR	\$2,500	\$2,500	\$5,000	\$5,000	\$10,000	\$25,000	\$5,000	\$10,000	\$25,000
\$1,000,000	\$330	\$607	\$531	\$972	\$850	\$702	\$1,934	\$1,692	\$1,396
\$2,000,000	\$468	\$860	\$753	\$1,376	\$1,204	\$994	\$2,739	\$2,397	\$1,977
\$3,000,000	\$572	\$1,052	\$920	\$1,683	\$1,472	\$1,215	\$3,349	\$2,930	\$2,417
\$4,000,000	\$662	\$1,217	\$1,065	\$1,948	\$1,704	\$1,406	\$3,876	\$3,391	\$2,798
\$5,000,000	\$740	\$1,362	\$1,191	\$2,179	\$1,906	\$1,573	\$4,335	\$3,793	\$3,130
\$6,000,000	\$811	\$1,491	\$1,305	\$2,386	\$2,088	\$1,723	\$4,748	\$4,155	\$3,428
\$7,000,000	\$875	\$1,611	\$1,409	\$2,577	\$2,255	\$1,860	\$5,128	\$4,487	\$3,702
\$8,000,000	\$937	\$1,724	\$1,509	\$2,759	\$2,414	\$1,992	\$5,490	\$4,804	\$3,963
\$9,000,000	\$994	\$1,829	\$1,600	\$2,926	\$2,560	\$2,112	\$5,822	\$5,094	\$4,203
\$10,000,000	\$1,047	\$1,927	\$1,686	\$3,083	\$2,698	\$2,225	\$6,135	\$5,368	\$4,429
\$11,000,000	\$1,097	\$2,019	\$1,767	\$3,231	\$2,827	\$2,332	\$6,430	\$5,626	\$4,641
\$12,000,000	\$1,149	\$2,114	\$1,850	\$3,383	\$2,960	\$2,442	\$6,732	\$5,890	\$4,859
\$13,000,000	\$1,193	\$2,195	\$1,920	\$3,511	\$3,072	\$2,535	\$6,987	\$6,114	\$5,044
\$14,000,000	\$1,240	\$2,282	\$1,997	\$3,652	\$3,195	\$2,636	\$7,267	\$6,359	\$5,246
\$15,000,000	\$1,283	\$2,360	\$2,065	\$3,776	\$3,304	\$2,726	\$7,514	\$6,575	\$5,424
\$16,000,000	\$1,325	\$2,438	\$2,133	\$3,901	\$3,413	\$2,816	\$7,762	\$6,792	\$5,603
\$17,000,000	\$1,366	\$2,513	\$2,199	\$4,021	\$3,519	\$2,903	\$8,003	\$7,002	\$5,777
\$18,000,000	\$1,407	\$2,589	\$2,265	\$4,142	\$3,624	\$2,990	\$8,243	\$7,212	\$5,950
\$19,000,000	\$1,444	\$2,656	\$2,324	\$4,250	\$3,719	\$3,068	\$8,457	\$7,400	\$6,105
\$20,000,000	\$1,483	\$2,728	\$2,387	\$4,365	\$3,819	\$3,151	\$8,685	\$7,600	\$6,270
\$21,000,000	\$1,520	\$2,796	\$2,447	\$4,474	\$3,914	\$3,229	\$8,903	\$7,790	\$6,427
\$22,000,000	\$1,553	\$2,858	\$2,500	\$4,572	\$4,001	\$3,300	\$9,098	\$7,961	\$6,568
\$23,000,000	\$1,590	\$2,926	\$2,560	\$4,682	\$4,097	\$3,380	\$9,317	\$8,152	\$6,726
\$24,000,000	\$1,622	\$2,985	\$2,612	\$4,775	\$4,178	\$3,447	\$9,503	\$8,315	\$6,860
\$25,000,000	\$1,656	\$3,047	\$2,666	\$4,876	\$4,266	\$3,520	\$9,703	\$8,490	\$7,004

Limit	\$500,000	\$500,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Sales / SIR	\$5,000	\$10,000	\$25,000	\$5,000	\$10,000	\$25,000	\$25,000	\$50,000
\$1,000,000	\$3,094	\$2,707	\$2,500	\$5,000	\$5,000	\$5,000	\$10,000	\$10,000
\$2,000,000	\$4,383	\$3,835	\$3,164	\$7,012	\$6,136	\$5,062	\$10,000	\$10,000
\$3,000,000	\$5,358	\$4,688	\$3,868	\$8,573	\$7,501	\$6,188	\$10,000	\$10,000
\$4,000,000	\$6,201	\$5,426	\$4,477	\$9,922	\$8,682	\$7,162	\$11,460	\$10,000
\$5,000,000	\$6,937	\$6,069	\$5,007	\$11,098	\$9,711	\$8,012	\$12,819	\$10,575
\$6,000,000	\$7,598	\$6,648	\$5,484	\$12,156	\$10,637	\$8,775	\$14,040	\$11,583
\$7,000,000	\$8,205	\$7,179	\$5,923	\$13,127	\$11,487	\$9,476	\$15,162	\$12,509
\$8,000,000	\$8,784	\$7,686	\$6,341	\$14,055	\$12,298	\$10,146	\$16,234	\$13,393
\$9,000,000	\$9,315	\$8,151	\$6,725	\$14,905	\$13,042	\$10,759	\$17,215	\$14,202
\$10,000,000	\$9,816	\$8,589	\$7,086	\$15,706	\$13,742	\$11,338	\$18,140	\$14,966
\$11,000,000	\$10,287	\$9,001	\$7,426	\$16,460	\$14,402	\$11,882	\$19,011	\$15,684
\$12,000,000	\$10,771	\$9,424	\$7,775	\$17,233	\$15,079	\$12,440	\$19,904	\$16,421
\$13,000,000	\$11,180	\$9,782	\$8,071	\$17,888	\$15,652	\$12,913	\$20,661	\$17,045
\$14,000,000	\$11,627	\$10,174	\$8,393	\$18,604	\$16,278	\$13,429	\$21,487	\$17,727
\$15,000,000	\$12,023	\$10,520	\$8,679	\$19,236	\$16,832	\$13,886	\$22,218	\$18,330
\$16,000,000	\$12,419	\$10,867	\$8,965	\$19,871	\$17,387	\$14,344	\$22,951	\$18,934
\$17,000,000	\$12,804	\$11,204	\$9,243	\$20,487	\$17,926	\$14,789	\$23,662	\$19,521
\$18,000,000	\$13,188	\$11,540	\$9,520	\$21,101	\$18,464	\$15,233	\$24,372	\$20,107
\$19,000,000	\$13,531	\$11,840	\$9,768	\$21,650	\$18,944	\$15,629	\$25,006	\$20,630
\$20,000,000	\$13,897	\$12,160	\$10,032	\$22,235	\$19,455	\$16,051	\$25,681	\$21,187
\$21,000,000	\$14,244	\$12,464	\$10,282	\$22,790	\$19,942	\$16,452	\$26,323	\$21,716
\$22,000,000	\$14,557	\$12,738	\$10,509	\$23,292	\$20,380	\$16,814	\$26,902	\$22,194
\$23,000,000	\$14,907	\$13,043	\$10,761	\$23,851	\$20,870	\$17,217	\$27,548	\$22,727
\$24,000,000	\$15,205	\$13,304	\$10,976	\$24,328	\$21,287	\$17,562	\$28,099	\$23,181
\$25,000,000	\$15,524	\$13,584	\$11,207	\$24,839	\$21,734	\$17,930	\$28,689	\$23,668

Table 5: Consumable Products Coverage Base Premiums - Green

Limit	\$25,000	\$50,000	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	\$250,000	\$250,000
Sales / SIR	\$2,500	\$2,500	\$5,000	\$5,000	\$10,000	\$25,000	\$5,000	\$10,000	\$25,000
\$1,000,000	\$260	\$479	\$419	\$766	\$670	\$553	\$1,524	\$1,334	\$1,250
\$2,000,000	\$369	\$678	\$593	\$1,085	\$949	\$783	\$2,159	\$1,889	\$1,559
\$3,000,000	\$451	\$829	\$725	\$1,326	\$1,161	\$957	\$2,639	\$2,310	\$1,905
\$4,000,000	\$521	\$959	\$840	\$1,535	\$1,343	\$1,108	\$3,055	\$2,673	\$2,205
\$5,000,000	\$583	\$1,073	\$939	\$1,717	\$1,503	\$1,240	\$3,417	\$2,990	\$2,467
\$6,000,000	\$639	\$1,176	\$1,029	\$1,881	\$1,646	\$1,358	\$3,743	\$3,275	\$2,702
\$7,000,000	\$690	\$1,269	\$1,111	\$2,031	\$1,777	\$1,466	\$4,042	\$3,537	\$2,918
\$8,000,000	\$739	\$1,359	\$1,189	\$2,175	\$1,903	\$1,570	\$4,328	\$3,787	\$3,124
\$9,000,000	\$783	\$1,441	\$1,261	\$2,306	\$2,018	\$1,665	\$4,589	\$4,015	\$3,313
\$10,000,000	\$825	\$1,519	\$1,329	\$2,430	\$2,126	\$1,754	\$4,836	\$4,231	\$3,491
\$11,000,000	\$865	\$1,592	\$1,393	\$2,547	\$2,228	\$1,838	\$5,068	\$4,434	\$3,658
\$12,000,000	\$906	\$1,666	\$1,458	\$2,666	\$2,333	\$1,925	\$5,306	\$4,643	\$3,830
\$13,000,000	\$940	\$1,730	\$1,514	\$2,768	\$2,422	\$1,998	\$5,508	\$4,819	\$3,976
\$14,000,000	\$978	\$1,799	\$1,574	\$2,878	\$2,519	\$2,078	\$5,728	\$5,012	\$4,135
\$15,000,000	\$1,011	\$1,860	\$1,628	\$2,976	\$2,604	\$2,148	\$5,923	\$5,182	\$4,275
\$16,000,000	\$1,044	\$1,922	\$1,681	\$3,074	\$2,690	\$2,219	\$6,118	\$5,353	\$4,417
\$17,000,000	\$1,077	\$1,981	\$1,733	\$3,170	\$2,774	\$2,288	\$6,308	\$5,519	\$4,553
\$18,000,000	\$1,109	\$2,041	\$1,785	\$3,265	\$2,857	\$2,357	\$6,497	\$5,685	\$4,690
\$19,000,000	\$1,138	\$2,094	\$1,832	\$3,350	\$2,931	\$2,418	\$6,666	\$5,833	\$4,812
\$20,000,000	\$1,169	\$2,150	\$1,881	\$3,440	\$3,010	\$2,483	\$6,846	\$5,990	\$4,942
\$21,000,000	\$1,198	\$2,204	\$1,928	\$3,526	\$3,085	\$2,545	\$7,017	\$6,140	\$5,065
\$22,000,000	\$1,224	\$2,252	\$1,971	\$3,604	\$3,153	\$2,601	\$7,171	\$6,275	\$5,177
\$23,000,000	\$1,253	\$2,306	\$2,018	\$3,690	\$3,229	\$2,664	\$7,344	\$6,426	\$5,301
\$24,000,000	\$1,279	\$2,353	\$2,058	\$3,764	\$3,294	\$2,717	\$7,490	\$6,554	\$5,407
\$25,000,000	\$1,305	\$2,402	\$2,102	\$3,843	\$3,363	\$2,774	\$7,648	\$6,692	\$5,521

Limit	\$500,000	\$500,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Sales / SIR	\$5,000	\$10,000	\$25,000	\$5,000	\$10,000	\$25,000	\$25,000	\$50,000
\$1,000,000	\$2,500	\$2,500	\$2,500	\$5,000	\$5,000	\$5,000	\$10,000	\$10,000
\$2,000,000	\$3,455	\$3,023	\$2,500	\$5,527	\$5,000	\$5,000	\$10,000	\$10,000
\$3,000,000	\$4,223	\$3,695	\$3,049	\$6,757	\$5,912	\$5,000	\$10,000	\$10,000
\$4,000,000	\$4,888	\$4,277	\$3,528	\$7,821	\$6,843	\$5,646	\$10,000	\$10,000
\$5,000,000	\$5,467	\$4,784	\$3,947	\$8,748	\$7,654	\$6,315	\$10,104	\$10,000
\$6,000,000	\$5,988	\$5,240	\$4,323	\$9,582	\$8,384	\$6,917	\$11,067	\$10,000
\$7,000,000	\$6,467	\$5,659	\$4,668	\$10,347	\$9,054	\$7,469	\$11,951	\$10,000
\$8,000,000	\$6,924	\$6,059	\$4,998	\$11,078	\$9,694	\$7,997	\$12,796	\$10,556
\$9,000,000	\$7,343	\$6,425	\$5,300	\$11,748	\$10,280	\$8,481	\$13,569	\$11,194
\$10,000,000	\$7,737	\$6,770	\$5,585	\$12,379	\$10,832	\$8,936	\$14,298	\$11,796
\$11,000,000	\$8,109	\$7,095	\$5,853	\$12,974	\$11,352	\$9,365	\$14,985	\$12,362
\$12,000,000	\$8,490	\$7,428	\$6,128	\$13,583	\$11,886	\$9,806	\$15,689	\$12,943
\$13,000,000	\$8,812	\$7,711	\$6,361	\$14,100	\$12,337	\$10,178	\$16,285	\$13,435
\$14,000,000	\$9,165	\$8,019	\$6,616	\$14,664	\$12,831	\$10,585	\$16,936	\$13,973
\$15,000,000	\$9,476	\$8,292	\$6,841	\$15,162	\$13,267	\$10,945	\$17,512	\$14,448
\$16,000,000	\$9,789	\$8,565	\$7,066	\$15,663	\$13,705	\$11,306	\$18,090	\$14,924
\$17,000,000	\$10,093	\$8,831	\$7,286	\$16,148	\$14,130	\$11,657	\$18,651	\$15,387
\$18,000,000	\$10,395	\$9,096	\$7,504	\$16,632	\$14,553	\$12,007	\$19,211	\$15,849
\$19,000,000	\$10,666	\$9,332	\$7,699	\$17,065	\$14,932	\$12,319	\$19,710	\$16,261
\$20,000,000	\$10,954	\$9,584	\$7,907	\$17,526	\$15,335	\$12,651	\$20,242	\$16,700
\$21,000,000	\$11,227	\$9,824	\$8,105	\$17,964	\$15,718	\$12,968	\$20,748	\$17,117
\$22,000,000	\$11,474	\$10,040	\$8,283	\$18,359	\$16,064	\$13,253	\$21,205	\$17,494
\$23,000,000	\$11,750	\$10,281	\$8,482	\$18,800	\$16,450	\$13,571	\$21,714	\$17,914
\$24,000,000	\$11,985	\$10,487	\$8,652	\$19,176	\$16,779	\$13,842	\$22,148	\$18,272
\$25,000,000	\$12,236	\$10,707	\$8,833	\$19,578	\$17,131	\$14,133	\$22,613	\$18,656

SERFF Tracking #:	ACEH-132148585	State Tracking #:	Company Tracking #:	19-GL-2017532	
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State: District of Columbia Filing Company: ACE American Insurance Company

TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0022 Other

Product Name: 19-GL-2017532

Project Name/Number: Product Recall Refile/19-GL-2017532

Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Comments:	
Attachment(s):	REC-51755_DC Changes(edited).pdf PLR Support 2017 - Chubb Recall Plus.pdf
Item Status:	
Status Date:	



DISTRICT OF COLUMBIA CHANGES

Named Insured			Endorsement Number		
Policy Symbol	Policy Number	Policy Period	Effective Date of Endorsement		
		to			
Issued By (Name of Insurance Company)					
ŭ ŭ	ırance Company)				

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following: CHUBB RECALL PLUSSM INSURANCE FOR COMPONENT PARTS POLICY FORM CHUBB RECALL PLUSSM INSURANCE FOR CONSUMABLE PRODUCTS POLICY FORM CHUBB RECALL PLUSSM INSURANCE FOR CONSUMER GOODS POLICY FORM

The policy is amended as follows:

A. Under **SECTION IV. CONDITIONS**, the subsection titled CANCELLATION is deleted and replaced with the following:

CANCELLATION

You may cancel the policy by (a) the surrender of this policy to us or (b) by giving ten (10) days advance written notice to us, stating when thereafter such cancellation will be effective. We may cancel this policy by mailing or delivering to you, at your address stated in the Declarations, written notice stating when, not less than:

- 1. 90 days thereafter the cancellation will be effective, if you are a physician, surgeon, hospital, lawyer, dentist, architect, engineer, chiropractor, licensed natureopath, podiatrist or advanced practice registered nurse;
- 2. 60 days thereafter the cancellation will be effective, if you are other than the above,

except in the case of cancellation for non-payment of premium by you, in which case we will provide at least:

- 1. 10 days written notice, if the policy has been in effect for 30 days or less, or
- 2. 30 days written notice, if the policy has been in effect for more than 30 days or is a renewal of a policy we issued.

The mailing of such notice will be sufficient proof of notice and this policy will terminate at the date and hour specified in such notice.

If you cancel this policy, we will be entitled to retain or collect 110% of the pro rata earned premium, provided that no "loss" has been previously reported to us. However, if any "loss" has been reported to us during the relevant "policy period" and prior to the date of cancellation, we will be entitled to retain 100% of the total policy premium, not adjusted on a pro rata basis.

If we cancel this policy, we will be entitled to retain earned premium on a pro-rata basis. Payment or tender of any unearned premium by us will not be a condition precedent to the effectiveness of cancellation. Such payment will be made as soon as practicable, but any delay on our part will not extend the policy beyond the original cancellation date.

If this policy has been in effect for more than 30 days, or is a renewal of a policy we issued, we may cancel this policy only for one or more of the following reasons:

1. Failure to pay a premium when due;

REC-51755 (02/19) Page 1 of 2

- 2. You have made a material and willful misstatement or omission of fact to us or our employees, agents, or brokers in connection with any application to or claim against us;
- 3. The property or other interest of the "insured" shall have been transferred to a person other than the "insured" or beneficiary, unless the transfer is permissible under the terms of the policy; or
- 4. The property, interest or use of the property has materially changed with respect to its insurability.

Notice of cancellation from us will state the effective date of cancellation and the reason(s) for cancellation, and will be mailed by certified mail to you at the last mailing addresses known to us. At least 5 days before mailing the notice to you, we will notify the agent or broker of record who wrote the policy. Proof of mailing will be sufficient proof of notice.

B. Under **SECTION IV. CONDITIONS**, the following condition is added:

NONRENEWAL

If we elect not to renew this policy, we will mail written notice of nonrenewal by certified mail to you at the last mailing addresses known to us. Notice of nonrenewal will state the reason(s) for nonrenewal and will be mailed at least 30 days before the end of the "policy period". At least 5 days before mailing the notice to you, we will notify the agent or broker of record who wrote the policy. Proof of mailing will be sufficient proof of notice.

All other terms and conditions of this policy remain u	unchanged.	
	Authorized Representative	

REC-51755 (02/19) Page 2 of 2

Chubb Group Chubb Recall Plus Other Liability

Development of Expense and Profit Provisions

			Total,	/			
	IEE - \$ (000)	<u>Selected</u>	<u>Average</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	
(1) (2) (3) (4) (5) (6) (7) (8)	Written Premium Earned Premium Commission/Brokerage Other Acquisition General Expense Taxes, Licenses, Fees Allocated LAE Unallocated LAE		18,292,880 18,336,404 2,099,922 857,413 732,512 357,731 2,502,221 716,751	4 6,058,650 2 694,787 3 393,375 2 220,758 1 126,037 820,192	5,981,372 6,077,453 700,120 333,018 203,148 125,064 988,540 214,847	6,195,058 6,200,301 705,015 131,020 308,606 106,630 693,489 250,904	
	Commission/Brokerage Other Acquisition General Expense Taxes, Licenses, Fees Pre Tax Profit from UW Permissible Loss & LAE Ratio Total	17.5% 4.7% 4.0% 2.0% 5.0% 66.9% 100.0%	11.5% 4.7% 4.0% 2.0%	6.5% 3.6%	11.7% 5.5% 3.3% 2.1%	11.4% 2.1% 5.0% 1.7%	
(7)/(2) (8)/(2)	ALAE % Prem ULAE % Prem		13.6% 3.9%		16.3% 3.5%	11.2% 4.0%	
(7)/[(2)*PLR] (8)/[(2)*PLR]	ALAE % Loss ULAE % Loss		20.4% 5.8%		24.3% 5.3%	16.7% 6.1%	
Financial Calcul	ations						
	Profit from UW Profit from II on PH Funds Profit from II on SU Funds Profit Total = ROE (% Equity)	Pre Tax 3.5% 8.9% <u>3.6%</u> 16.0%	Post Tax 2.8% 7.4% 3.0% 13.1%	Post Tax Formu (S/E) (1.0-TaxU (S/E) (1.0-TaxI) (S/E) (1.0-TaxI) Sum	(P/S) (UW [(P/S) (Y) (, -	Res-AgBal)]
	Profit from UW Profit from II on PH Funds Operating Income (% EP)	5.0% <u>14.4%</u> 19.4%	4.0% <u>11.9%</u> 15.9%	(1.0- TaxU) [UW (1.0- TaxI) [(Y) (-	Res-AgBal)]	
	II on PH Funds (% EP) II on SU Funds (% EP) II Total (% EP)	12.8% <u>5.1%</u> 17.8%	10.6% <u>4.2%</u> 14.8%				
Variables	Ratio Premium to Surplus Ratio Surplus to Equity Asset Yield Ratio (Pre Tax) Income Tax Rate UW Income Income Tax Rate INV Income Loss Reserves (% Loss) UPR Reserves (% EP) Agent Bal's (% EP)	0.701 1.000 3.6% 21.0% 17.0% 5.1438 0.3634 0.2264	P/S S/E Y TaxU TaxI L Res Ratio P Res Ratio Ag Bal Ratio	Support Exhibit 2 Exhibit 2 Exhibit 4 Given Exhibit 4 Exhibit 3 Exhibit 3 Exhibit 2			

Chubb Group 2017 Consolidated Annual Statement

Dollars in Thousands

<u>Year</u>	Written <u>Premium</u>	Earned <u>Premium</u>	Agent Bal's Uncollected & Deferred	Mean Agents <u>Balances</u>	Surplus = Equity	Premium to Surplus <u>Ratio</u>	Agents Balances <u>Ratio</u>
Pg/Ln/Col	(1) 6/35/1	(2) 6/35/4	(3) 2 / 15.1&2 / 3	(4) Avg (3)	(5) 3/37/1	(1)/(5) P/S	(4)/(2) Ag Bal
2012	14,222,579	14,059,499	3,096,605	1,548,303	19,508,876	0.729	0.110
2013	14,257,106	14,294,606	3,235,144	3,165,875	20,978,189	0.680	0.221
2014	14,796,440	14,709,970	3,546,373	3,390,758	21,515,595	0.688	0.231
2015	15,576,496	15,384,774	3,620,279	3,583,326	19,347,218	0.805	0.233
2016	12,162,027	13,498,002	3,533,127	3,576,703	17,836,958	0.682	0.265
<u>2017</u>	11,004,935	11,824,406	3,522,144	3,527,635	17,690,861	0.622	0.298
Avg/Sel						0.701	0.226
				2017 Surplus 2017 Equity 2017 S/E	17,690,861 17,690,861 1.000		

	Industry
	Post Tax
<u>Year</u>	<u>ROE</u>
	Best's AA
2003	17.9%
2004	13.4%
2005	10.0%
2006	19.5%
2007	12.4%
2008	-10.2%
2009	11.5%
2010	9.8%
2011	2.9%
2012	9.6%
2013	16.2%
2014	10.1%
2015	5.3%
<u>2016</u>	8.4%
Av x Hilo	10.6%

Chubb Group Consolidated Insurance Expense Exhibit Other Liability Dollars in Thousands

Development of Reserve Ratios

	<u>2015</u>	<u>2016</u>	<u>2017</u>		
Loss Incurred	2,959,476	2,740,139	2,917,976		
ALAE Incurred ULAE Incurred	820,192 251,000	988,540 214,847	693,489 250,904		
Loss Reserve	15,601,524	15,381,521	15,140,093		
ALAE Reserve ULAE Reserve	4,036,386 833,714	4,172,606 768,141	4,089,106 823,551		
	<u>2015</u>	<u>2016</u>	<u>2017</u>		
Incurred Loss&LAE	4,030,668	3,943,526	3,862,369		
Earned Premium	6,058,650	6,077,453	6,200,301		
YE Reserve - Loss&LAE	20,471,624	20,322,268	20,052,750		
YE Reserve - Premium	3,271,151	3,175,930	3,183,042		
Mean Reserve - Loss&LAE	Χ	20,396,946	20,187,509		
Mean Reserve - Premium	Χ	3,223,541	3,179,486		
				Reserve	Reserve
				Ratio	Ratio
.	.,	<u>2015</u>	<u>2016</u>	<u>Average</u>	<u>Adjusted</u>
Reserve Ratio - Loss	X	5.172	5.227	5.1995 I	5.1438 L Res
Reserve Ratio - Premium	Х	0.530	0.513	0.5216 p	0.3634 P Res

L Res = I * (1.0 - D*T) P Res = p * (1.0 - [.2*T+C+O+.5*G+t])

Loss Reserve Discount	D	5.10%
Income Tax Rate UW Income	Т	21.00%
Commission Provision	С	17.50%
Other Acq Provision	0	4.68%
General Exp Provision x .50	.5*G	2.00%
Tax Lic Fee Provision	t	1.96%

Chubb Group 2017 Consolidated Annual Statement

Calculation of PROJECTED Yield Rate

Exhibit of Net Inv Inc		(1)		(2)	(3)		(4)	
P12 Col 2		Pre Tax		Pre Tax	Federal		After Tax	
Line:	Inestment Income Source	Gross Yield		Net Yield	Tax Rate		Net Yield	
<u>Lino.</u>	mesument mosme course	Oroso Ficia			Tax rate			
_				(1) x (A)			(2) x (1.0 - (3))	
1	Bonds - Taxable Govt	26,776,604		25,706,512	21.0%		20,308,145	
1.1	Bonds - Tax Exempt	485,963,365		466,542,479	5.25%	b	442,048,999	
1.2	Bonds - Taxable Other	1,039,840,453		998,284,598	21.0%		788,644,832	
1.3	Bonds - Affiliates	0		0	0.0%		0	
2.1	Stock - Unaf Pref	1,991,560		1,911,970	13.125%	С	1,661,024	
2.11	Stocks - Aff Pref	0		0	0.0%		0	
2.2	Stocks - Unaf Common	23,416,541		22,480,730	13.125%	С	19,530,134	
2.21	Stocks - Aff Common	0		0	0.0%		0	
3	Mortgage Loans	0		0	21.0%		0	
4	Real Estate	0		0	21.0%		0	
5	Contract Loans	0		0	21.0%		0	
6	Cash/Sh Term Investm	26,626,477		25,562,385	21.0%		20,194,284	
7	Derivatives	0			21.0%		0	
8	Other Invested Assets	349,511,683		335,543,909	21.0%		265,079,688	
9	Writeins	10,484,548		10,065,547	21.0%		7,951,782	
	Investment Income - Gross	1,964,611,231	a1	1,886,098,129	17.0%		1,565,418,887	d
16	Investment Expenses	78,513,102						
	Investment Income - Net	1,886,098,129	a2					
							Invested Assets	
		0.960	A=a2/a1		Prior		55,081,614,132	
					Curent		50,694,418,256	
Exhibit of					Average		52,888,016,194	е
Cap Gn/Ls					7.170.ago		02,000,010,101	· ·
P12 Line 10					Yield Pre Tax		3.6%	
Col:					Yield Post Tax		3.0%	Y = d/e
3	Capital Gains - Realized	3,644,585,104			riola i ost rax		3.070	. – 476
4	Capital Gains - Realized Chg	-3,180,637,466						
+	Capital Callis - Officalized City	-5, 100,037,400						

a. Investment Expenses are spread uniformly across all items of Investment Income using the factor a2 / a1.

b. The tax rate for income from tax exempt bonds is:

5.25% = [.25 x Tax Rate]

Tax Rate = 21%

- this income is subject to proration, so 25% of it is taxed at the corporate rate

c. The tax rate for dividend income on unaffiliated stock is:

13.125% = [(0.50 x Tax Rate) + (0.50 x 0.25 x Tax Rate)

Tax Rate = 21%

^{- 50%} of this income is taxable, at the corporate rate,

⁻ the rem. 50% of this income is tax-exempt, but subject to proration, so 25% of it is taxed at the corporate rate.

Pulled in From IRS Discount Factors Prep 2016

Tablename DISC

240101111110 2200		
	i=3.12%	(i was 1.56% before Tax Jobs and Cuts Act)
<u>Line</u>	Disc %	
Accident & Health	1.548%	
Aircraft	3.762%	
Boiler & Machinery	3.762%	
Commercial Auto	3.094%	
Credit	1.548%	
Crime	1.530%	
Crop	1.371%	
Earthquake	1.371%	
Farmowners	3.591%	
Financial Guaranty	1.741%	
Flood	1.371%	
Homeowners	3.591%	
Inland Marine	1.371%	
Medical Malpractice	4.321%	
Mortgage Guaranty	1.741%	
Ocean Marine	3.762%	
Other Liability	5.097%	
Personal Auto	2.386%	
Property	1.371%	
Reins Ass'd	3.465%	
Surety	1.689%	
Workers Comp	7.263%	
Multiperil	3.914%	